

1. What is the Creditor's Hearing?

The Creditor's Hearing, aka the 341 meeting, is a required hearing that takes place after your bankruptcy case is filed with the court. At this hearing, a bankruptcy trustee will be asking you a series of questions as they relate to your case.

2. Who is the bankruptcy trustee and why is he asking me all these annoying questions?

The bankruptcy trustee is an attorney who represents the interest of your unsecured creditors. His job is to ensure that you have truthfully disclosed all information on your bankruptcy petition and that you do not have any non-exempt assets that he can get his hands on and liquidate. He represents the interest of the "bad guys" in other words and he is looking to see if there is any property/equity that you have inadvertently "forgot about."

3. Can you be a little more specific about the kind of questions the bankruptcy trustee might ask me so that I can prepare for the hearing?

Certainly. Prior to the hearing I will send you a document that will list all of the questions that the bankruptcy trustee will ask you and we will go over them so that there will be no surprises. NOTE: A good bankruptcy attorney will always ensure that you know in advance what questions you will be asked. Each trustee asks virtually the same questions during each hearing.

4. When will the Creditor's Hearing take place?

The hearing takes place about 4-5 weeks after your case gets filed with the court. The computer determines the exact date and time of the hearing upon filing your case with the court.

5. Will I be going to court that day?

No, you will not. Please do not make the mistake of visiting the bankruptcy court in Alexandria. The hearing is not a formal court proceeding and will not be taking place at the bankruptcy courthouse.

6. So where is the Creditor's Hearing located?

I get that question a lot. The hearing is located at **115 South Union Street, Suite 206, in Alexandria, Virginia 22314**. Please note that for everyone who filed their case with the Alexandria Bankruptcy Court (virtually everyone in Northern Virginia), this is where you will be going for your chapter 7 creditor's hearing. Check out the Google map below where you can put in your address for directions. In addition, please find a photo taken by my professional photographer (that would be my wife) of what the building looks like from the outside. Just head to the 2nd floor

7. Where will I park?

While there are several parking garages in the area, as well as metered parking on King Street, I recommend that you take advantage of the free 2 hour parking on Prince Street as well as Cameron Street located just a couple of blocks to the left and right of where the hearing takes place. See map above. Oh, and by the way, I have very few talents, but one of them is an uncanny ability to parallel park a car into the tightest of spots, so let me know if you need some help parking.

8. I just realized that the building is located about 15 blocks from your office. Would you like a ride to the hearing?

That's very nice of your to ask, but on a nice day, meaning under 90 degrees and above 30 I like to walk there and get some air. Otherwise, I may be driving directly there from my house. More often than not the hearings are in the morning.

9. How long will the hearing take?

The waiting time can be anywhere from 5 minutes to 1 hour. The hearing itself however, the questioning that you will have to answer, typically last no more than 1 minute.

10. In what order will my case be called?

The higher caliber attorney that you have, the quicker that your case will be heard. Kidding! The order is determined by the computer system. It is just a matter of luck. Your case could be the first one on the docket or could be the very last. The one exception is chapter 7 trustee Jason Gold who requires you to fill out a questionnaire . He calls the cases in the order that the questionnaire was turned in to him on the day of the hearing to serve as an incentive to be prompt and prepared.

11. How should I dress for the Creditor's Hearing?

Like I said, this is not like going to court so no need for the suit, though I certainly would not recommend shorts and a tang-top.

12. Will my creditors be at the hearing?

Highly unlikely. Despite the name, in 98.4% of cases (I conducted a highly scientific study on this matter) no creditor ever shows up. All kidding aside, barring a particular thorny issue in your case, only the trustee will be there to ask you some questions.

13. What documents do I need to bring to the hearing with me that day?

DRIVER LICENSE AND SOCIAL SECURITY CARD. Please do not forget either at home as that can cause your case to be reconvened to a latter time. Do you really want to come back for this thing again?!

14. Should I be worried about the Creditor's Hearing?

I know that it is easy for me to say because I am not going through exactly what you are going through, but I can tell you, that 8 out of 10 folks, upon exiting the room state: "Is that it?" You know how in life you can make something in your head a bigger deal than it actually is? Well this is one of those times.

15. So what if I forget or refuse to come to the hearing?

I said it is not as big of a deal as you have it made out in your head, but it is still a big deal. Failure to show can result in your case being dismissed! And please if you are going to be late (which you should not be) at least call me.

16. The hearing ended. Now what happens?

Now we go next door to grab a cup of coffee and a croissant and celebrate. Ok, well maybe hold off on the celebration, but let's just say that the hardest part is behind you. In the vast majority of

cases, sit back, relax, and in about 70 days you should receive your letter of discharge. Now, you can really celebrate 😊