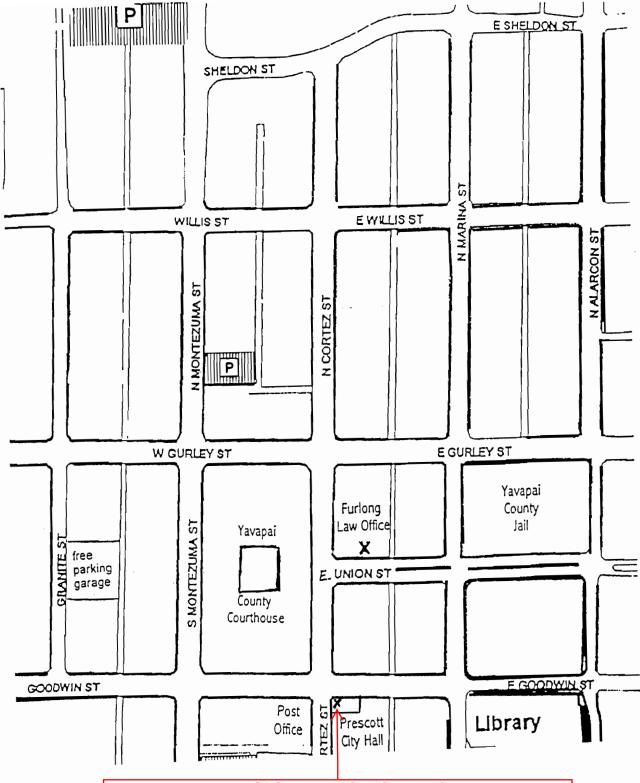
CHAPTER 7 MEETING OF CREDITORS IN YAVAPAI COUNTY, PRESCOTT CITY HALL, COUNCIL CHAMBERS 201 South Cortez Street, Prescott, AZ. Southeast corner of Cortez and Goodwin.

- 1. Arrive 15 minutes early. Bring your **drivers license/photo ID** and **social security card.** Do not wait in the hallway. Go into the chambers. Find your attorney.
- 2. Every 30 minutes the trustee starts a 30 minute session and gives an introduction. The trustee handles about 6 meetings in each 30 minute session.
- 3. Have your drivers license/photo ID and social security card in your hand. When the trustee calls your name, walk to the front with your attorney. Give the trustee your drivers license/photo ID and social security card. Have a seat.
- 4. The trustee will have you swear or affirm to tell the truth subject to penalties for perjury. Speak clearly and out loud. You are being recorded. The trustee will ask questions similar to these. Most questions are answered "Yes" or "No".
 - A. Did you accept the oath that I just administered to you?
 - B. Did you file this chapter 7 bankruptcy?
 - C. Was the information accurate when you signed the bankruptcy paperwork?
 - D. Did you live in Arizona continuously for 2 years before you filed bankruptcy? If not, where did you live on the date that was 2 years before you filed bankruptcy? Where did you live in the 180 days before the 2 years?
 - E. Have you ever filed any type of bankruptcy? If so, when and where?
 - F. In the 4 years before you filed this bankruptcy, did you reject (refuse to accept) any inheritance, life insurance or an interest in a trust, etc.?
 - G. Do you understand that if someone dies within 180 days after you filed bankruptcy and as a result you might receive something, such as by inheritance, life insurance or an interest in a trust, etc., then you must immediately notify the trustee?
 - H. Do you have any claims pending or that you could make for personal injury, property damage or any other reason?
 - I. Did you receive a letter from the trustee containing a Bankruptcy Information Sheet, read and understand it?
 - J. (If you are married and filing jointly, the trustee will ask your spouse.)

 Did you hear the questions I asked your spouse? If I asked you the same questions, would your answers be the same?
- 7. The trustee may have more questions. Keep your answers short and truthful.
- 8. The trustee will ask if any creditors have questions. Creditors rarely attend. If a creditor asks questions, keep your answers short and truthful.
- 9. The trustee will give back your license/photo ID and social security card. You may leave.



Bankruptcy Meeting Of Creditors, City Council Chambers, Prescott City Hall, 201 South Cortez Street, Prescott, Arizona. Handicap parking and handicap entrance in rear of City Hall. Main entrance with steps in front of City Hall.