

MEETING OF CREDITORS & REQUIRED DOCUMENTS

Meeting of Creditors

A Meeting of Creditors has been scheduled for your case. The meeting will be held remotely by video using Zoom. You will need a device (computer, laptop, tablet, or smart phone) with a microphone and camera. Refer to the Bankruptcy Court's Notice of Chapter 13 Bankruptcy Case for the meeting date, time and Zoom information.

Please join the meeting at least 10 minutes before the scheduled start time. You will be placed in a virtual "waiting room" until your case is called. Please be patient and check your audio and video connections while waiting.

Required Documents

The following documents are required for each Debtor and must be received by the Trustee's office at least 7 days prior to your meeting date. All documents listed below must be submitted to the trustee electronically via www.bkdocs.us. **DO NOT** file these documents with the Bankruptcy Court.

- Photo identification.** Clear copy of a government issued unexpired picture identification (e.g., New Jersey Driver's License, New Jersey State ID, Passport or Military Identification).
- Proof of Social Security Number.** Clear copy of a document with your full Social Security Number (e.g., Social Security card, IRS Form 1099, or W-2).
- Tax Returns.** Last filed Federal Tax Return with all accompanying schedules and statements. Completed "Declaration Concerning Tax Returns." See www.standingtrustee.com/forms.
- Pay Advices.** Clear copies of all payment advices (pay stubs or wage statements) that you received from your employer for the 60-day period before you filed your petition and a current pay stub dated after the date of filing. If pay advices are not available for any portion of the required pre-petition period, Debtors must file a completed, "Statement Concerning Pay Advices." (See, www.standingtrustee.com/forms);
- Self-Represented Debtor Certification.** See www.standingtrustee.com/Self-Represented Debtors;
- If there is a Domestic Support Obligation, provide recipient(s)' name, current address(es), and case number(s);
- Comparative Market Analysis (CMA), Broker's Price Opinion (BPO) or Appraisal with a conclusion on all property owned by Debtor(s), prepared within one year of the filing of the petition, and payoff statements for all liens on each property;
- All information on any pending lawsuit(s) (including, but not limited to, attorney's name, nature of lawsuit, and the status of the lawsuit); and
- HUD-1 for property sold within the two (2) years pre-petition or transferred within the six (6) year pre-petition period.

Submitting documents to the Trustee early is strongly encouraged. In the event documents are incomplete or do not comply with the requirements, you will have sufficient time to resubmit.

Failure to provide the Trustee all documents referred to above may result in the dismissal of your case.