## TRUSTEE INTRODUCTION TO §341 MEETING CHAPTER 13

- 1. A chapter 13 standing trustee has been assigned to your bankruptcy. Unless you are otherwise notified, the trustee conducting this telephonic hearing is the trustee assigned to your case to its conclusion.
- 2. The trustee will administer the oath. In a husband and wife case, both parties are sworn in. One spouse should be the primary spokesperson. Upon the completion of the testimony, the remaining spouse will be asked if there is anything to add or change to the testimony.
- 3. Your testimony is under oath. The bankruptcy petition and schedules you filed are under oath as well. You are subject to the penalties of perjury. If you need to amend your schedules, please notify your attorney and the trustee immediately so that he/she may know that your schedules will be amended to reflect your actual financial situation. Intentional failure to accurately state your financial position in your bankruptcy can be viewed as bankruptcy fraud. Bankruptcy fraud is a federal criminal offense vigorously prosecuted in the Eastern District of Virginia by the U. S. Attorney. These offenses can result in significant fines, possible imprisonment, and most likely the loss of your discharge.
- 4. Your case is closely scrutinized by the trustee and his staff until your case is closed.
- 5. Have you received the bankruptcy information sheet provided by your attorney? You must read and understand it prior to the end of this meeting.

I have read the information listed above and understand it.

| Debtor Name and Date | Joint Debtor Name and Date |
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