

ROBERT E. EGGMANN
CHAPTER 7 TRUSTEE IN BANKRUPTCY
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I am the Trustee for your Chapter 7 bankruptcy.

We will meet at your first meeting of creditors to review your financial affairs. I am not your attorney, and neither my staff nor I will give any legal advice on how you should proceed. My role is to administer the case and liquidate assets for the benefit of your creditors. Bankruptcy provides an orderly process to resolve these debts. This may require turnover or the sale of some of your property.

You will be asked to verify the accuracy of your schedules. Do not omit an item because you feel there is no equity or it is exempt. Please note that an "asset" case is not closed with your discharge order. It frequently takes one to two years to complete an asset case administration, and I may call upon you to provide further information or turn over property. Lack of compliance may be met by revocation or denial of your discharge and contempt proceedings. Willful deceit under oath and hiding assets are crimes and suspected instances will be referred to the United States Attorney for further investigation.

All property rights held by you as of the filing date are now under my control. This does not mean that I will take and sell everything you have. The law protects certain types of property from the claims of creditors. However, you must claim the proper exemptions, or protected status may be lost. If I feel an exemption claim is improper, I will object.

Finally, let me say that I know that most of you are honest, hard-working people who have encountered financial difficulty leading to your decision to file bankruptcy. These situations are stressful, and I will attempt to be sensitive to your needs. However, if there are non-exempt assets for administration, I expect cooperation and prompt surrender or redemption. In the case of personal property, I will usually allow you an opportunity to make a redemption offer, but if I have not received that within thirty (30) days of the first creditors meeting, I will instruct my liquidator to take possession. I will provide further instructions in each case as needed.

I am enclosing a checklist. Please note that the items and information that I have requested are in addition to those items that you are required to submit to me under the Bankruptcy Abuse Prevention and Consumer Protection Act ("BAPCPA"). Please provide this information to me **one week before** our meeting at the address listed above or electronically at the above e-mail address. **Send copies of the information to me. Retain the original documents in your personal file.** In addition, if you have listed a Domestic Support Obligation, I must have the last known address for the party to whom the obligation is owed at or before the meeting or I will not be able to conclude your meeting of creditors.

Failure to provide the information to me required by BAPCPA or to comply with my request for information one week before the meeting of creditors will result in a continuance of your meeting of creditors to a future date. If your meeting is continued you will be required to appear at the continued meeting of creditors.

Sincerely,

/s/ Robert E. Eggmann

ROBERT E. EGGMANN

Chapter 7 Trustee in Bankruptcy

CREDITORS MEETING CHECKLIST

Use this sheet as a checklist for those items that are necessary for me to review at the first creditors meeting to determine if your case is an asset or no asset case. Please send the following items to my office one week before the first meeting of creditors to avoid a continuation.

1. Copies of your pay stubs for the six (6) months prior to the filing of your bankruptcy.
2. Copies of your 2011 and 2012 tax returns.
3. A copy of your bank statement that covers the date you filed bankruptcy.
4. If you have any judgments in your favor, or are in the midst of legal proceedings seeking damages for yourself, send copies of pleadings and correspondence. Please provide the name, address and telephone number for the attorney handling the case.
5. If you own your home, send the latest tax statement with the assessed and current real market values of the property.
6. If you have listed your home for sale within the last year, send a copy of the listing agreement. Do not continue to list for sale or sell any real property unless first abandoned by me.
7. If you own your vehicle(s), send a copy of the title for each.
8. If someone close to you has passed away and you may be an heir, be prepared to discuss the matter. Entitlements or other property rights resulting from someone's death within 180 days after bankruptcy are estate assets and must be reported to me.
9. If you have been garnished within 90 days prior to filing bankruptcy, please inform me of the total amount which has been seized.
10. If you have an insurance policy on your personal property, please send a copy of this.
11. Have you transferred any credit card account balances in the last six months? If so, please provide the date, the amount and which account was paid.

If any tax refunds or other checks (other than payroll) exceeding \$400.00 in total amount were due to you as of your filing date, you are **NOT AUTHORIZED TO CASH OR DEPOSIT SUCH CHECKS WITHOUT MY PRIOR WRITTEN APPROVAL.** Be prepared to deliver such checks to me without negotiation or endorsement. Likewise, you are not authorized to sell your property without my prior knowledge and permission.

DEBTOR QUESTIONNAIRE FOR 341(a) FIRST MEETING

You must complete the following questionnaire before you testify. Circle or fill in the correct response.

My/Our true name(s) is/are: _____

I have/have not lived continuously in Illinois for the last 12 months.

Net wage due me as of the following date (date of filing): \$ _____

I held cash and coins in the amount of: _____

My actual bank accounts and balances are as follows:

Bank _____ Account # _____ Balance _____

Bank _____ Account # _____ Balance _____

I have a refundable/non-refundable rental deposit of _____

Other:

I have/have not borrowed from relatives/in-laws within the last 18 months.

I have/have not transferred money or property to relatives or in-laws over the last 18 months which would amount to a total value of \$600.00 or more.

I have/have not listed all payments which would apply under paragraphs 3a and 3b of the Statement of Affairs. (Insiders include relatives/in-laws).

I have/have not listed all of the garnishments seized during the 90 days prior to my bankruptcy filing.

Under penalty of perjury, I hereby re-certify the accuracy of my schedules, subject only to the revisions and additional information noted above

Signature: _____

IMPORTANT

PROOF OF IDENTIFICATION

EACH INDIVIDUAL DEBTOR IS REQUIRED TO PROVIDE THE TRUSTEE AT THE HEARING:

1. ORIGINAL picture identification

AND

2. ORIGINAL proof of social security number

Acceptable picture identification: (1) a valid driver's license, (2) a government ID, (3) a state picture ID, (4) a student ID, (5) a United States passport, (6) a military ID, or (7) a resident alien card. The United States Trustee must approve any other form of ID.

Acceptable proof of social security number: (1) a social security card, (2) a medical insurance card that includes the Debtor's SSN, (3) a pay stub that indicates the Debtor's SSN, (4) a W-2 form, (5) an IRS form 1099, or (6) a Social Security Administration report. Any other form of proof must be approved by the United States Trustee.