

IMPORTANT INFORMATION ABOUT YOUR CHAPTER 13 CASE

When is my first payment due and who do I pay?

Your first payment to the bankruptcy Trustee is due 30 days from the day your bankruptcy is filed. The payment must be made to **“Lucy Sikes, Trustee”**. All payments mailed to Ms. Sikes should be mailed by regular first class mail. Do not use certified mail, special delivery, or Federal Express. You are encouraged to mail the payment early if you are able to do so. If you are paying your payments by payroll deduction, you will be required to temporarily make the payments directly until the payroll deduction starts. We will let you know the amount that should be deducted from your paycheck each pay period. You must immediately begin making these payments directly to the Trustee until the proper amount is deducted from your paycheck.

What meetings or hearings must I attend?

341 Meeting of Creditors- You must attend a meeting conducted by the Trustee, Ms. Lucy Sikes, or by Ms. Sikes’ attorney. That meeting will be held in room G34, the basement of the Federal Courthouse, located at 300 Fannin Street, usually on a Monday, approximately four to six weeks after you file your bankruptcy. You will be notified of the exact date and time of the meeting by the court and by a letter from our firm. If both spouses have filed Chapter 13, both must appear at the 341 meeting. This meeting will last approximately one hour. About eight individuals or couples are scheduled for each hour meeting.

One of the attorneys from the firm will meet you at the meeting. The most likely attorney from the firm representing you at the meeting will be Mrs. Jennifer Purnell. The nine attorneys in the firm are listed at the end of this document.

The Chapter 13 Trustee, Ms. Sikes, will mail to you a Trustee’s Questionnaire with instructions to complete the Questionnaire and return the questionnaire to her by mail. Please make sure that you promptly complete the written Questionnaire and return by mail to Ms. Sikes.

Confirmation Hearing- You must also attend a Confirmation Hearing, which is typically held at 9:00 a.m. on Tuesday or Wednesday morning, approximately six to eight weeks after you file. The hearing will be at the Bankruptcy Courtroom (Courtroom No. 4) on the fourth floor of the Federal Courthouse located at 300 Fannin Street. The Confirmation Hearing will be approximately two weeks after your 341 meeting. If both spouses have filed, only one spouse must attend the Confirmation Hearing. (Do not be late! Judge Callaway begins his speech promptly at 9:00 a.m.) Please arrive early. Ms. Sikes may be able to resolve any remaining issues in your case if you arrive no later than 8:30 a.m.

The confirmation hearing may last as late as 1:00 p.m. If no objection has been filed in your case, you should be free to leave by 11 a.m.; however, in some cases you may have to wait until your case is called so that the attorney can explain how the objection or other problem will be resolved.

One of the attorneys from the firm will represent you at the confirmation hearing. Typically the attorney will not enter the court room until the Judge has finished most of his speech. In most cases you will not need to speak with the attorney. If there is a problem with your case, the attorney will speak to you after Judge Callaway completes his speech to resolve any problems that may arise. Judge Callaway will emphasize that you must timely pay your payments to the Chapter 13 Trustee. Before confirming your plan he will make certain that you are current on your Chapter 13 payments.

What do I need to bring with me to the 341 Meeting and Confirmation Hearing?

You must bring with you your original Social Security Card and an official picture ID, such as a Driver's License or a Louisiana Identification Card. If you do not have a Social Security Card, you may bring some other official document, such as a W-2 from your current employer. If you fail to return the Trustee's Questionnaire by mail, bring the Trustee's Questionnaire to the meeting.

You should also bring your picture ID to the confirmation hearing and any paycheck stubs reflecting deductions of the payments to Ms. Sikes. ***You should bring with you copies of any money orders reflecting any payments made directly by you and copies of any payroll check stubs reflecting deductions from your earnings paid to the Chapter 13 Trustee.***

Where is the 341 Meeting held?

The 341 Meeting is held in room G34 in the basement of the Federal Courthouse located at 300 Fannin Street. The Federal Courthouse that is adjacent to the Greyhound bus station and the new Shreveport Convention Center.

Where is the Confirmation Hearing held?

The Confirmation Hearing will be held in Courtroom Number 4, on the fourth floor of the Federal Courthouse located at 300 Fannin Street.

What is the proper dress to wear to the courthouse?

You may wear everyday business clothes to both the 341 Meeting and the Confirmation Hearing. Do not wear shorts or a cap or hat.

Is there anything I should NOT bring to the Courthouse?

Do not bring a cell phone, beeper, camera or other similar electronic item. The US Marshals will not allow you to enter the Federal Courthouse with these items and will not hold them for you. You should also not bring a pocket knife, mace, pepper spray, or any other item the US Marshals might consider potentially dangerous.

Where do we park?

Usually you can find a space at a parking meter within two blocks of the Federal Courthouse. Generally the 341 Meeting lasts no more than one hour. There are some handicapped spots at the Federal Courthouse that may be available. Alternatively, you can park in the parking lot across from the Greyhound Bus Station on Fannin and Edwards Street. The cost of parking in the parking lot is approximately \$5.00.

The Confirmation Hearing will begin at 9:00. Most Debtors will be able to leave before 11:00 a.m. In some cases you may be required to stay as late as 1:00 p.m.

What questions will they ask me at the 341 Meeting?

1. Name, address, social security number (last 4 digits)
 2. Are you familiar with the papers filed by your attorney (petition, statements and schedules)?
 3. Did you sign them?
 4. Did you read them before you signed them?
 5. Is everything in them true to the best of your knowledge?
 6. Did you list all your creditors (people you owe money to)?
 7. Did you list all your property (things you own, including cars, real estate, etc.)?
 8. Are there any errors (mistakes) or omissions that you are aware of?
 9. Have you filed a bankruptcy in the last 8 years?
 10. Do you have a personal injury case, claim or lawsuit pending?
 11. Have you made your first payment to the Trustee?
- The Trustee may ask questions about specific things in your paperwork if she desires more information. Answer the questions yes or no if you can. Do not guess at an answer, answer “I don’t know” if you don’t know the answer.
 - The Trustee is not your lawyer; she cannot help or answer your questions. Do not volunteer any information not specifically requested; your lawyer can assist and advise you when necessary.
 - The Trustee is not interested in why you are there or your family history.

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