Debtor Documentation Requirements

The Trustee's has statutory duty to investigate the financial affairs of the debtor pursuant to 11 U.S.C § § 1302(b)(1), 704(a)(4). The debtor has corresponding duty under § 521(a)(3) to cooperate with the trustee.

Consistent with the Bankruptcy Code, the Trustee requires all debtors to provide the following documentation at least 7 days prior to the meeting of creditors:

1. Proof of identity and social security number
2. Most recently filed tax returns (Federal and State, including all Schedules).
3. Proof of income for the past 60 days.
4. Bank statements for all personal and business bank accounts for the past 90 days.
5. Most recent property tax statement for all real property and taxable personal property (if any).
6. A signed DSO Information Sheet to the Trustee, if applicable.

To assist debtors with compliance with the Code, the Trustee includes this list of required documents in the introduction letter he sends to debtors immediately after they file their Petition. In accordance with Rule 2003(a), the Trustee will conduct the 341 meeting of creditors between 21 and 50 days after the Petition is filed By then, debtor should have received the Trustee's introductory letter and had plenty of time to provide the required documents before the meeting of creditors.

Specific statutory deadlines:

- Most recently filed tax returns no later than 7 days prior to the meeting.
    - 11 U.S.C § 521(e)(2)(A).
- Supporting paystubs must be delivered to the Trustee when filing the schedules A-J.
    - § 521(a)(1)(B)(iv) and LBR 1007-1(c)(1)(B).

If deadlines are not met, the Trustee may respond by:

1. Filling a motion to dismiss or convert the case; and/or
2. Fully resetting the meeting of creditors