

341 Meeting of Creditors Notice

Meeting Date:

Meeting Location:

**US Bankruptcy Court House and Federal Building
111 West 4th Street, Room 306
Okmulgee, OK 74447**

Gerald R. Miller, Interim Trustee
P.O. Box 2667
Muskogee, OK 74402

IMPORTANT! READ THIS NOW!

To the above named debtor(s):

1. As a bankruptcy debtor, you have a duty to attend a meeting of your creditors and testify under oath regarding your financial affairs pursuant to Section 341 of the United States Bankruptcy Code. This meeting has been scheduled at the date, time and place shown above. Your attendance at this meeting is mandatory and if you fail to attend, your case may be dismissed. Please be on time because I may pass your case to the end of the day's docket if you or your attorney is late. In the interest of time, please provide the following items **at least seven days prior to the meeting:**

2. Copies of all bank statements for the 90 day period preceding the date your bankruptcy petition was filed; the last two (2) **STATE and FEDERAL** income tax returns that you filed; and copies of any financial statements that you have prepared or submitted to any financial institution. ***If you are expecting to receive a tax refund, whether federal or state, DO NOT cash any refund check that you receive without my permission. Do not obtain a RAL loan.***

3. Copies of all deeds and mortgages to all real property that you own any interest in, including your homestead, together with copies of **ALL CERTIFICATES OF TITLE and SECURITY AGREEMENTS** pertaining to all automobiles, trucks, manufactured homes, trailers, boats and motors, or motorcycles that you own any interest in.

4. Copies of all pension plans, retirement accounts, IRA or similar accounts that you own any interest in, together with records showing when and how such plan or account was funded, together with copies of records pertaining to any trust in which you are the settlor, beneficiary, or trustee.

5. Copies of all leases (except residential leases) and executory contracts to which you may be a party.

6. If you operate a business, **IMMEDIATELY CEASE ITS OPERATION AND TERMINATE ALL EMPLOYEES**, unless you receive express consent from me to the contrary, and turn over all books and records, keys, and any assets of the business to me immediately.

7. Immediately turn over to me or my agent as I may direct, all non-exempt cash and property, if unencumbered with a lien, together with all recorded information relating to such property including all books, documents, and papers, whether or not immunity is granted pursuant to Section 344 of the Bankruptcy Code.

8. If you did not file a Statement of Intention when you filed your bankruptcy petition, you **MUST** file such a statement specifying your intentions with regard to any property securing the payment of a consumer debt within 30 days from the date your petition was filed, or before the meeting of creditors, whichever is earlier; and you must perform that intention within 30 days from the date of the 341 meeting of creditors.

9. Pursuant to Section 541 of the Bankruptcy Code, you should file and provide me with a copy of supplemental schedules identifying any property that you may receive or be entitled to receive within 180 days from the date your bankruptcy petition was filed, including any bequests, gifts, inheritances, property settlements, or insurance benefits. **You are further hereby notified that concealment of any property of the estate, false oaths concerning bankruptcy, transferring or concealing property with intent to defeat the Bankruptcy Code, concealing, destroying, or falsifying documents, or withholding any documents from a bankruptcy trustee constitute federal bankruptcy crimes, which may be referred for investigation and possible criminal prosecution by the United States Department of Justice.** Also, failure to cooperate with reasonable requests for information from a bankruptcy trustee together with failure to surrender property or records, or an unreasonable refusal to testify, can result in the loss of a bankruptcy discharge.

Gerald R. Miller, Interim Trustee