

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

DAVID WM. RUSKIN – TRUSTEE

Administering bankruptcy cases in the EASTERN DISTRICT OF MICHIGAN – DETROIT

QUESTIONS FOR DEBTOR AT 341 MEETING – TO BE ASKED BY DEBTOR’S COUNSEL *Revised 12/17/2025*

1. Counsel please place your appearance on the record by stating your name and the law firm with which you are a member. If you are not a member of the firm that filed the case, please state:
 - The firm you work for, and
 - Whether you have filed a Notice of Special Appearance and Statement of Attorney for debtor(s).
2. Counsel please:
 - Indicate on the record that you have reviewed debtor’s government issued photographic identification and have verified debtor’s identity.
 - Indicate that you have compared and matched debtor’s social security card with the social security number shown on the Notice of Commencement issued by The Bankruptcy Noticing Center.
 - Indicate that you have compared and matched the spelling of debtor’s name, address and social security number to the Trustee’s record and that they match.
3. Counsel please ask the debtor(s) if they personally reviewed and signed the petition, schedules, statements, the plan and related documents. Please also ask if the debtor signed the 341 Questionnaire.

IF YOU SENT THE “341 MEETING DEBTOR QUESTIONNAIRE” TO OUR OFFICE AT LEAST 14 DAYS PRIOR TO THIS MEETING, THERE IS NO NEED TO ASK THE QUESTIONS LISTED BELOW. PLEASE FEEL FREE TO ASK OTHER QUESTIONS IF YOU WISH.

IF YOU DID NOT SEND THE QUESTIONNAIRE TIMELY, PLEASE ASK THE FOLLOWING QUESTIONS OF THE DEBTOR:

4. Is this a full and complete disclosure of all of your assets and everything you own?
5. Have you listed all of your liabilities and everyone you owe money to?
6. Have you filed tax returns for the last four (4) calendar years preceding the commencement of this case??
7. Are the tax returns you sent to the Trustee the same ones you filed with the government?
8. Tell us your sources of income.
9. Have you received within the last year an inheritance, severance pay, employment bonus, profit sharing, payments from a pension plan or any additional income other than the income disclosed on Schedule I? If yes, state how much and the source of the income.
10. How often are you paid? (weekly, biweekly, semi-monthly, monthly).
11. Do you expect to receive an inheritance, severance pay, employment bonus, profit sharing, payments from a pension plan or any additional income other than the income disclosed on Schedule I the next five years? If yes, state how much and the source of the income.
12. Do you currently have any other legal matter being handled by an attorney other than your bankruptcy attorney? If yes, please state the nature of the matter and the name of the attorney.
13. Do you anticipate needing the services of an attorney other than your bankruptcy attorney over the next five years? If yes, please state the nature of the anticipated matter and the attorney, if any.

14. Have you lived in Michigan continuously for the past two years? If not, where else have you lived?
15. What is your marital status? (If divorced, what year was the divorce judgment entered?)
16. Do you have insurance on your property to the extent required by contract or statute?
17. Do you understand that you are required to carry insurance at all times during the course of your chapter 13 case?
18. Do you have a Domestic Support Obligation (DSO)? If yes, is the post-petition DSO current?
19. Are there any errors or omissions to bring to the Trustee's attention at this time?