

STANLEY J. KARTCHNER, CHAPTER 7 TRUSTEE
7090 N ORACLE ROAD #178-204, TUCSON, AZ 85704

EMAIL: trustee@aztrustee.com

TEL (520) 742-1210

ONLINE: aztrustee.com

(Date)

To: (Name(s))

Re: (Case Number)

I am the Trustee assigned to administer your bankruptcy case. **It is critical to the success of your case that you do each of the following:**

1. **Attend** the Zoom meeting at the date and time shown on the *Notice of Chapter 7 Bankruptcy Case* you have received or will receive from the Court. To participate in the Zoom meeting, go to Zoom.us/join, enter Meeting ID 423 268 9099, and passcode 5677104616.
2. **No later than fourteen (14) days before the meeting** provide me, by mail or delivery to the above address or email to sunny.duron@aztrustee.com, the following:
 - a. Legible copies of a government issued picture ID (such as a driver's license) and proof of your social security number (such as a social security card, W2, 1099 or military ID; the full social security number must be shown). **Tax returns are not acceptable proof of your social security number.**
 - b. All documents shown on the document checklist printed on the reverse side of this letter. The required questionnaire and domestic support form are enclosed with this letter.

Please note that any documents emailed to me must be in pdf format with one **complete** document (such as an entire tax return) per pdf file. The exception is your picture id and proof of social security number which may be emailed in a jpg or other picture format. Include your last name and case number in the subject line. **The above address is a Pak Mail in the Safeway shopping center for mailing or delivery of documents. I do not have a public office.**

3. **Read** the enclosed *Bankruptcy Information Sheet* prior to the meeting of creditors; I will ask you at the meeting if you have received and read it.
4. **File your Certificate of Debtor Education** with the Court. Do **NOT** mail that to me.

You are required by law to fully cooperate with your Trustee. Failure to timely and fully cooperate may result in the dismissal of your case and/or denial of your discharge. If you need legal advice, you must contact an attorney; as your Trustee, I cannot give you legal advice

CHAPTER 7 DEBTOR DOCUMENT CHECKLIST

The following documents must be provided to your Chapter 7 trustee no later than fourteen (14) days before the Meeting of Creditors/341 Hearing Date.

UNLESS INDICATED, PROVIDE COPIES ONLY (DOCUMENTS WILL NOT BE RETURNED)

N/A Enclosed (please mark a box for each item)

		1.	ORIGINAL completed and signed Chapter 7 Debtor Questionnaire.
		2.	ORIGINAL completed "Domestic Support Form".
		3.	If your 341(a) meeting of creditors is being conducted telephonically or by video conference, valid photo identification and proof of Social Security Number must be provided to your Trustee in accordance with the United States Trustee's policy for Region 14.
		4.	Two most recently filed tax returns, both federal and state.
		5.	Tax returns (both federal and state) for the tax year that includes the date of your bankruptcy filing when they have been filed with the appropriate taxing authorities.
		6.	Statements for every FINANCIAL ACCOUNT held in your name, or on your behalf, for the three (3) complete months before the date of your bankruptcy filing, and the statement(s) that cover the date of your bankruptcy filing (four months total). FINANCIAL ACCOUNT includes bank accounts, credit union accounts, prepaid debit card accounts, cash app accounts, money market accounts, brokerage accounts, and any other deposit or investment accounts. If statements are issued only on a quarterly basis, please provide the most recent statement(s) that you received before the date of your bankruptcy filing and the statement that covers the date of your bankruptcy filing.
		7.	Statements for every retirement account held in your name, or on your behalf, for the three (3) complete months before the date of your bankruptcy filing, and the statement(s) that cover the date of your bankruptcy filing (four months total). If statements are issued only on a quarterly or annual basis, please provide the most recent statement(s) that you received before the date of your bankruptcy filing.
		8.	Most recent statement for all whole life insurance policies and annuities that you own.
		9.	Pay stubs or other income verification covering the pay periods before and immediately following the date of your bankruptcy filing.
		10.	Most recent loan statement for any loan secured by real property held in your name or on your behalf.
		11.	If you are making payments on a car loan (including a title loan or registration loan), the most recent statement for the loan.
		12.	Certificates of Title for all vehicles (copies only). If you do not have the Certificates of Title, please provide either (i) a print-out of a motor vehicle record or title status obtained from the Motor Vehicle Department (either in person or online) showing the title issuance date or (ii) a copy of your vehicle registration, showing the full VIN number. <i>A Vehicle Title Status can be obtained for <u>FREE</u> at www.azmvdnow.gov</i>
		13.	If you have been divorced within the past two years, a copy of your divorce decree and/or property settlement agreement.

CHAPTER 7 DEBTOR QUESTIONNAIRE

Each debtor must complete and sign this Questionnaire and timely provide it to his/her Chapter 7 trustee.

DEBTOR 1 NAME: _____

Phone: _____

Email: _____

DEBTOR 2 NAME (if applicable): _____

Phone: _____

Email: _____

CASE NUMBER: _____ **341 HEARING DATE:** _____

1. Have you reviewed your Petition, Schedules, and Statement of Financial Affairs and do you understand the information contained in them?

Yes ☐

No ☐

2. Have you reviewed the Bankruptcy Information Sheet and do you understand the information contained in it?

Yes ☐

No ☐

3. For those filing individually, are you presently married?

Yes ☐

No ☐

N/A ☐

If you answered yes to this question, please provide the following information:

(a) Date married: _____

(b) Name of spouse: _____

- (c) Are all of your, your spouse's and your marital community's assets listed on your Schedules?

Yes ☐

No ☐

4. Have you been divorced in the 2 years prior to your bankruptcy filing?

Yes ☐

No ☐

5. Do you own any bitcoin or other cryptocurrency?

Yes ☐

No ☐

6. Are you involved in any lawsuit in which you are seeking to recover money or property from a person or entity (such as a personal injury claim, automobile accident claim, or class action claim)?

Yes ☐ No ☐

If you answered yes to this question, please provide the following information:

- (a) Nature of the lawsuit (example: personal injury/auto accident, class action, etc.):

- (b) Case number: _____

- (c) Name and telephone number of the attorney handling that lawsuit:

7. Are you aware of any *potential* claim or right to payment that you may have against any person or entity (such as personal injury claims, automobile accident claims, class action claims or settlements)?

Yes ☐ No ☐

If you answered yes to this question, please provide the following information:

- (a) Nature of your claim or right to payment: _____

- (b) Name and telephone number of the attorney handling that claim, if any:

8. Are you entitled to receive a death benefit under a will or insurance policy where the person has already died?

Yes ☐ No ☐

9. Do you understand that you must report any rights to an inheritance or life insurance proceeds that arise within 180 days after your bankruptcy filing by notifying your trustee and by filing amended Schedules A/B and C with the court?

Yes ☐ No ☐

10. Are you the beneficiary of any estates or trusts?

Yes ☐ No ☐

11. Are you the trustee or settlor of any trusts?

Yes ☐ No ☐

12. Have you filed federal and state income tax returns for the 2 years before your bankruptcy filing?

Yes ☐ No ☐

13. Do you understand that any tax refunds due to you at the time of your bankruptcy filing may be required to be turned over to your Chapter 7 trustee?

Yes ☐ No ☐

14. Do you understand that you must provide your Chapter 7 trustee with a copy of your federal and state tax returns for the tax year that includes the date of your bankruptcy filing? (Example: If you filed your bankruptcy petition on February 2, 2022, you must provide copies of your 2022 federal and state tax returns when you file them in 2023).

Yes ☐ No ☐

15. Do you understand that any tax refund due to you for the year that includes the date of your bankruptcy filing may be required to be turned over to your Chapter 7 trustee? Your trustee will return to you any portion of the refund to which you are entitled.

Yes ☐ No ☐

16. In the 12 months before filing your bankruptcy petition, did you fully or partially repay any family members, friends, or relatives on any loans?

Yes ☐ No ☐

17. In the 12 months before filing your bankruptcy petition, did you transfer any assets or money to family members, friends, or relatives?

Yes ☐ No ☐

18. Have you purchased a vehicle or refinanced a vehicle loan in the 6 months prior to your bankruptcy filing?

Yes ☐ No ☐

I declare under penalty of perjury that the above information is true and correct.

Debtor 1: _____
[Signature]

Date: _____

Debtor 2: _____
[Signature]

Date: _____

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

SUPPORT FORM

Bankruptcy Case No.: _____ Bankruptcy Case Name: _____

Trustee: Stanley J. Kartchner
7090 N. Oracle Rd. #178-204
Tucson, AZ 85704

If you are required to pay alimony, spousal maintenance, or child support, you MUST complete this form and return to your Trustee.

Provide the following information:

Name of person you owe support:	Address & phone number of person you owe support: Phone #:
State(s) collecting support:	
Your employer's name:	Address & phone number of your employer: Phone #:
Amount of support owed as of the bankruptcy filing date: \$ _____	

DATED: _____

SIGNATURE

PRINTED NAME

BANKRUPTCY INFORMATION SHEET

BANKRUPTCY LAW IS A FEDERAL LAW. THIS SHEET PROVIDES YOU WITH GENERAL INFORMATION ABOUT WHAT HAPPENS IN A BANKRUPTCY CASE. THE INFORMATION HERE IS NOT COMPLETE. YOU MAY NEED LEGAL ADVICE.

WHEN YOU FILE BANKRUPTCY

You can choose the kind of bankruptcy that best meets your needs (provided you meet certain qualifications):

Chapter 7 – A trustee is appointed to take over your property. Any property of value will be sold or turned into money to pay your creditors. You may be able to keep some personal items and possibly real estate depending on the law of the State where you live and applicable federal laws.

Chapter 13 – You can usually keep your property, but you must earn wages or have some other source of regular income and you must agree to pay part of your income to your creditors. The court must approve your repayment plan and your budget. A trustee is appointed and will collect the payments from you, pay your creditors, and make sure you live up to the terms of your repayment plan.

Chapter 12 – Like chapter 13, but it is only for family farmers and family fishermen.

Chapter 11 – This is used mostly by businesses. In chapter 11, you may continue to operate your business, but your creditors and the court must approve a plan to repay your debts. There is no trustee unless the judge decides that one is necessary; if a trustee is appointed, the trustee takes control of your business and property.

If you have already filed bankruptcy under chapter 7, you may be able to change your case to another chapter.

Your bankruptcy may be reported on your credit record for as long as ten years. It can affect your ability to receive credit in the future.

WHAT IS A BANKRUPTCY DISCHARGE AND HOW DOES IT OPERATE?

One of the reasons people file bankruptcy is to get a “discharge.” A discharge is a court order which states that you do not have to pay most of your debts. Some debts cannot be discharged. For example, you cannot discharge debts for–

- most taxes;
- child support;
- alimony;
- most student loans;
- court fines and criminal restitution; and
- personal injury caused by driving drunk or under the influence of drugs.

The discharge only applies to debts that arose before the date you filed. Also, if the judge finds that you received money or property by fraud, that debt may not be discharged.

It is important to list all your property and debts in your bankruptcy schedules. If you do not list a debt, for example, it is possible the debt will not be discharged. The judge can also deny your discharge if you do something dishonest in connection with your bankruptcy case, such as destroy or hide property, falsify records, or lie, or if you disobey a court order.

You can only receive a chapter 7 discharge once every eight years. Other rules may apply if you previously received a discharge in a chapter 13 case. No one can make you pay a debt that has been discharged, but you can voluntarily pay any debt you wish to pay. You do not have to sign a reaffirmation agreement (see below) or any other kind of document to do this.

Some creditors hold a secured claim (for example, the bank that holds the mortgage on your house or the loan company that has a lien on your car). You do not have to pay a secured claim if the debt is discharged, but the creditor can still take the property.

WHAT IS A REAFFIRMATION AGREEMENT?

Even if a debt can be discharged, you may have special reasons why you want to promise to pay it. For example, you may want to work out a plan with the bank to keep your car. To promise to pay that debt, you must sign and file a reaffirmation agreement with the court. Reaffirmation agreements are under special rules and are voluntary. They are not required by bankruptcy law or by any other law. Reaffirmation agreements—

- must be voluntary;
- must not place too heavy a burden on you or your family;
- must be in your best interest; and
- can be canceled anytime before the court issues your discharge or within 60 days after the agreement is filed with the court, whichever gives you the most time.

If you are an individual and you are not represented by an attorney, the court must hold a hearing to decide whether to approve the reaffirmation agreement. The agreement will not be legally binding until the court approves it.

If you reaffirm a debt and then fail to pay it, you owe the debt the same as though there was no bankruptcy. The debt will not be discharged and the creditor can take action to recover any property on which it has a lien or mortgage. The creditor can also take legal action to recover a judgment against you.

IF YOU WANT MORE INFORMATION OR HAVE ANY QUESTIONS ABOUT HOW THE BANKRUPTCY LAWS AFFECT YOU, YOU MAY NEED LEGAL ADVICE. THE TRUSTEE IN YOUR CASE IS NOT RESPONSIBLE FOR GIVING YOU LEGAL ADVICE.

Revised 10/05