

LAW OFFICE OF GILLMAN & GILLMAN LLC
CHAPTER 13 -341(a) CREDITOR'S MEETING
DIRECTIONS TO THE OFFICE OF ALBERT RUSSO, CHAPTER 13 TRUSTEE
1 AAA DRIVE, SUITE 101, ROBBINSVILLE, NJ 08691

<p>From Freehold and surrounding area:</p> <ul style="list-style-type: none"> • Route 9 or Route 537 to Route 33 West • Route 33 West to Route 130 South • Route 130 South to South Gold Drive (traffic light) • Left at light onto South Gold Drive • First right into Horizon Center North • Head straight to stop sign (AAA Drive) • Left onto AAA Drive - first building on right 	<p>From Points East::</p> <ul style="list-style-type: none"> • Route 195 West to Exit 5b - Route 130 North • Route 130 North approx. 1000 feet to AAA Drive at Horizon Center North • Right onto AAA Drive - first building on right
<p>From North or South (via NJ Turnpike):</p> <ul style="list-style-type: none"> • NJ Turnpike to Exit 7A (Route 195) • Route 195 West to Exit 5b (first exit) - Route 130 North • Route 130 North approx. 1000 feet to AAA Drive at Horizon Center North • Right onto AAA Drive - first building on right 	<p>From South (via Route 295):</p> <ul style="list-style-type: none"> • Route 295 North to Exit 60 (Route 195 East) • Route 195 East to Exit 5b (first exit) - Route 130 North • Route 130 North approx. 1000 feet to AAA Drive at Horizon Center North • Right onto AAA Drive - first building on right
<p>From Princeton / Route 1 and surrounding area:</p> <ul style="list-style-type: none"> • Route 1 to Route 295 South (Bordentown) • Route 295 South to Route 195 East • Route 195 East to Exit 5b - Route 130 North • Route 130 North approx. 1000 feet to AAA Drive at Horizon Center North • Right onto AAA Drive - first building on right 	<p>From North Brunswick area:</p> <ul style="list-style-type: none"> • Route 130 South to South Gold Drive (traffic light) • Left at light onto South Gold Drive • First right into Horizon Center North • Head straight to stop sign (AAA Drive) • Left onto AAA Drive - first building on right
<p>From Bordentown area:</p> <ul style="list-style-type: none"> • Route 130 North to Horizon Center North • Right onto AAA Drive (just after passing under Route 195) • First building on right 	

**LAW OFFICE OF GILLMAN & GILLMAN LLC
CHAPTER 13 -341(a) CREDITOR'S MEETING**

DOCUMENTS TO BRING TO MEETING

TO: CLIENTS ATTENDING 341 MEETING OF CREDITORS

YOU MUST BRING THE FOLLOWING TO THE MEETING:

1. A form of picture identification [driver's license, passport, or country identification], which was issued by a governmental agency and which is valid.
2. Your social security card or proof of your social security number.

THIS OFFICE WILL BE PROVIDING THE TRUSTEE WITH CERTAIN DOCUMENTS IN ADVANCE OF THE MEETING. IN ORDER TO ALLOW US TO DO SO, YOU MUST ENSURE THAT MY OFFICE HAS RECEIVED:

1. A copy of six (6) months of payment advices upon which your income as scheduled in the petition was based. (Pay stubs, social security check receipts or direct deposit statements, etc.)
2. If you own any real estate, Current Market Analysis, Appraisal or other document proving its value. (Tax assessments from your municipality are generally not acceptable).
3. Copy of most recently filed federal tax return.

ATTACHED IS A NOTICE ISSUED BY THE CHAPTER 13 TRUSTEE IN YOUR CASE REGARDING DOCUMENTS WHICH HE MAY REQUEST IN THE FUTURE. THE NOTICE IS PROVIDED FOR INFORMATION ONLY. THE TRUSTEE MAY REQUEST THAT ADDITIONAL DOCUMENTS ARE PROVIDED IN THE FUTURE AND THEREFORE, PLEASE MAKE SURE THAT YOU CAN OBTAIN DOCUMENTS, IF NECESSARY.

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE

Howard Schmidt, Esq.
Erik D. Collazo, Esq.
Counsel

ALBERT RUSSO
Standing Chapter 13 Trustee
1 AAA Drive • Suite 101
Robbinsville • New Jersey 08691-1803
Voice (609) 587-6888 • Facsimile (609) 587-9676

Mailing Address:
CN 4853
Trenton, NJ 08650

For payments Only:
PO Box 933
Memphis, TN 38101-0933

NOTICE OF DOCUMENTS REQUIRED IN ADVANCE OF AND AT THE 341(a) MEETING

This is a reminder that you are to appear at the Meeting of the Creditors on the date and time specified in the "Notice of Chapter 13 Bankruptcy Case, Meeting of Creditor, & Deadlines", that was mailed to you by the United States Bankruptcy Court. The meeting will be held at the Office of Standing Chapter 13 Trustee, Albert Russo, 1 AAA Drive, Suite 101, Robbinsville, New Jersey. Directions are available on our website, www.russotruster.com, or upon request by fax to 609-587-9676. During the Meeting, you will be questioned, under oath, about various items contained in your voluntary petition, schedules, and plan.

The following information is required in advance of the 341(a) Meeting:

- I. Income documents are required to be submitted to the Trustee's office at least seven (7) days prior to the first scheduled 341(a) Meeting:
 1. A completed and signed Current Monthly Income Worksheet (attached) with a copy of six (6) months of payment advices upon which your income as scheduled in the worksheet was based.
 2. A complete copy, including all schedules, of your most recently filed Federal Income Tax Return.
 3. Current Market Analysis for your real estate, if any, and all payoff statements for liens related to such real estate.
 4. If you have a pending law suit in which you are the Plaintiff, such as, personal injury, automobile accident, slip and fall, or suit of any other nature for which you are seeking monetary damages, then a letter from your retained attorney detailing:
 - a. the nature and extent of your injury;
 - b. the status of your case;
 - c. the retention arrangement;
 - d. the likelihood of success;
 - e. the estimated value of your case.
 5. Business Case Questionnaire with Profit and Loss Statement

The following information is required either in advance of, or at the 341(a) Meeting:

- II. You, [if you are married and the bankruptcy petition is filed jointly, then both of you], must bring the following documents with you to the 341 (a) Meeting.
 1. A form of picture identification [driver's license, passport, or country identification], which was issued by a governmental agency and which is valid.
 2. Your social security card or proof of your social security number.

Failure to timely provide the requested information will result in rescheduling of your 341(a) Meeting and possibly a dismissal of your case.

If you are represented by counsel, then we recommend that you call and consult with your counsel and make arrangements for your counsel to submit the above requested information as required, at or prior to the Meeting of Creditors. Both petitioner(s) and counsel are reminded that any documents submitted which have sensitive identification issues, including but without limitation, the full social security number and names of minor children, must be **REDACTED** prior to your submission. (For example, tax returns and pay stubs should redact all but the last four digits of the petitioner(s) social security number.) Documents that are required in advance of the 341(a) Meeting may be submitted preferably to the Trustee's document e-mail at caseinfo@russotruster.com, or in the alternative, by telefax at 609-587-9676. Please be sure to place on your submission cover sheet or "regarding" line, the case name, case number, 341(a) Meeting date and/or confirmation hearing date.