

**LAW OFFICE OF GILLMAN & GILLMAN LLC
CHAPTER 7 -341(a) CREDITOR'S MEETING**

DIRECTIONS TO TRENTON COURTHOUSE

Clarkson S. Fisher U.S. Courthouse

402 East State Street

Trenton, NJ 08608

Information: (609) 989-2200

From North:

Take N.J. Turnpike South to exit 7A (Trenton/Shore Points). After toll, take ramp to 195 West (Trenton). 195 W. will become Rt. 129. Proceed on Rt. 129 to end where it will merge with Rt. 1 North. Exit Rt. 1 at Perry Street (first exit). Turn left at end of ramp. Turn left at second light (Stockton Street). Turn left again on Merchant Street (second left). Parking lot is on left at end of street. Courthouse is located to the left of the parking lot.

When leaving parking lot for courthouse, proceed 1 block on Canal Street. Make left at East State Street (Tremont Lounge on right corner). Cross railroad tracks, courthouse is on left. Enter building through front doors. Bankruptcy Court Clerk's Office on 1st floor.

From South:

Take 295 North to Exit 60 (Rt. 29/129/I-195 - TRENTON/SHORE POINTS). Stay left at fork in ramp. Merge onto Rt. 29. Take Rt.129 N exit toward Trenton. Proceed on 129 N. to US-1 N ramp; merge onto Rt. 1 N. Take Perry Street exit. Make left at light at top of ramp. Make left onto Stockton Street. Make left onto Merchant Street. Parking lot is on left.

From parking lot you will see courthouse on left. When leaving parking lot proceed 1 block on Canal Street to East State Street (Tremont Lounge on right corner). Make left, cross railroad tracks - courthouse on left. Enter building through front doors. Bankruptcy Court Clerk's Office on 1st floor.

From East:

Take 195 West. 195 W. will become Rt. 129. Proceed on Rt. 129 to end where it will merge with Rt. 1 North. Exit Rt. 1 at Perry Street (first exit). Turn left at end of ramp. Turn left at second light (Stockton Street). Turn left again on Merchant Street (second left). Parking lot is on left at end of street. Courthouse is to the left of the parking lot.

When leaving parking lot for courthouse, proceed up Canal Street. Make left at East State Street (Tremont Lounge on right corner). Cross railroad tracks, courthouse is on left. Enter building through front doors. Bankruptcy Court Clerk's Office on 1st floor.

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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.

LAW OFFICE OF GILLMAN & GILLMAN LLC

INFORMATION REGARDING PRE-DISCHARGE FINANCIAL MANAGEMENT/DEBTOR EDUCATION COURSE

The Bankruptcy Code requires that all Debtors file a Certification that they have completed a course in personal financial management before a Discharge will be issued. Joint Debtors (married couples who have filed the case together) must both take courses although only one fee can be charged. This course is not the same as the pre-filing credit counseling course which you have already completed.

In Chapter 7 Bankruptcy cases, the Law requires that a Certificate be filed with the Court no later than forty-five (45) days after the 341(a) Creditor's Meeting in your case. If the Certificate is not filed in a timely manner, the Court may move to dismiss or close the case without a discharge. If you are required to reopen your case, the cost of filing such a motion would be approximately \$750.00. Therefore, this office recommends completing the course as soon as possible. You do not have to wait to complete the course until after the meeting.

In order to take the necessary course, you may:

1. Utilize the services of any provider. Enclosed is a pamphlet from Hananwill Financial Education Services regarding the course.
2. You may contact my office to obtain a list of providers of the financial management courses which have been approved in this jurisdiction.
3. Go to the website of the United States Trustee at http://www.usdoj.gov/ust/eo/bapepn/ccde/de_approved.htm. This contains a list of the approved providers of the Financial Management/Debtor Education Course.

After you complete the course, you must:

1. Make sure that you receive the necessary Certificate of Completion.
2. Obtain a Certification from my office.
3. Sign and return the Certification to my office.

My office will file the Certification with the Court and provide the Trustee in your case with a letter confirming that the Financial Management/Debtor Education Course requirement has been completed.