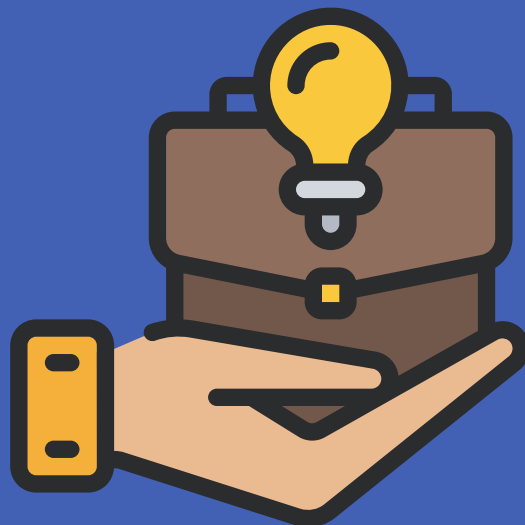


TIPS FOR YOUR 341 HEARING

SAEDI
LAW GROUP



Tip #1: Locate the Courthouse in Advance

Be sure that you can find the courthouse. Do not wait until the morning of your hearing to try to find out where you are going. We recommend the weekend before your hearing that you drive to your hearing location and then also know where you are going to park. The last thing you need on the day of your hearing is to be lost and wandering around looking for parking.

Tip #2: Leave Your Cell Phone in the Car

Cell phones are not allowed in federal buildings so save yourself the hassle of walking back to your car and just leave your cell phone in your car. If you have to take public transportation to the hearing then the U.S. Marshalls will usually check your phone at security and you will have to reclaim it when you leave.

Tip #3: Dress Appropriately

A neat appearance and proper dress in court are important. Try to avoid torn, ruffled, ill-fitted, and/or inappropriate clothing. **DO NOT** bring food or drink to the courthouse. Smoking is **NOT ALLOWED** inside the courthouse. You will have to go through a metal detector so don't wear jewelry that will set it off. Do not wear a hat once you enter the courtroom. You do not need to wear a suit to court or dress extravagantly for bankruptcy court. Keep it casual and neat.

Tip #4: Don't Bring Children to Court

Please try to leave your infant/small children with a babysitter at home. If you absolutely cannot find a sitter for your baby/small child and you must bring him/her to court, **PLEASE** be sure to keep the child occupied during your testimony. While your hearing will only last a few minutes, you may be required to wait for up to an hour before your case is called and it is important that your testimony goes smoothly. The court usually notifies you almost a month in advance of your hearing, so you have plenty of time to hire a sitter.

Tip #5: Get to Your Hearing Early

Please try to arrive at least 30 minutes early prior to your hearing. If you show up early, you can listen to other cases prior to yours so you can hear how the cases are conducted. Your hearing is a required federal hearing (not a hair appointment) and it is impossible to have your hearing date or time changed from the schedule by the Clerk of the Court. The Court could dismiss your case for your failure to attend your 341 Hearing/Meeting of Creditors.

Tip #6: Speak Clearly

Don't nod your head for a "yes" or "no" answer. Speak so that the court reporter (or recording device) can record your answer.

Tip #7: Be Respectful in the Hearing Room

Avoid distracting mannerisms such as whispering in the audience, chewing gum or smoking, and while taking the oath stand upright, pay attention and speak clearly.

Avoid laughing or loud talking in the hallways.

Sometimes your voice can be carried into the courtroom and can disturb other hearings being conducted.

Tip #8: Keep Your Cool When Questioned

If you are questioned by a creditor or their attorney, listen carefully to what the attorney/creditor is asking. No matter how nice the attorney/creditor may seem, he/she may be trying to discredit you. Make sure you understand the question; have it repeated if necessary, then have a thoughtful, considered answer. If you don't know the answer, there is nothing wrong with stating so. Don't guess. Do not give a snap answer without thinking. Don't rush into answering, but neither should there be an unnaturally, long delay to a simple question if you know the answer. Always be courteous, even if the attorney/creditor questioning you may appear discourteous.

Tip #9: Only Answer the Questions Asked

Answer only the question asked to you. Do not volunteer information not asked for. Do not get nervous and become Mr. or Mrs. Chatty.