

**PROCEDURES AND GUIDELINES
FOR SELF EMPLOYED DEBTORS AND BUSINESS CASES
FOR NANCY J. WHALEY
STANDING CHAPTER 13 TRUSTEE**

DEBTOR(S) ATTORNEY IS THE FIRST STEP IN THE PROCESS

For all cases filed for debtor(s) where the Debtor(s) is self employed or meet any criteria on the following checklist, it is imperative that Schedule I and J, Business Expense Schedules, and Statement of Affairs are complete at the time of filing the petition.

Schedule I should reflect as much information about the debtor(s) business as possible at the time of filing the petition. The business expense schedule should be complete. This will assist the trustee in determining if a case falls within the self employment or business tract.

The debtor(s) should begin to gather all of the information on the attached sheets. This will allow them extra time to produce the documents that will be requested of them.

After review of the file by the Trustee, which is normally within 5 days of filing, the Trustee will determine if the Meeting of Creditors needs to be reset to allow additional time with the Debtor(s) or if the Trustee can just request additional information without resetting the Meeting of Creditors.

Once this is determined, the Trustee will send out a renote of Meeting of Creditors with a packet requesting additional information from the Debtor(s) or just the business packet requesting information.

Once the business packet is received by the Debtor and attorney, debtor(s) attorney should assist the debtor in completing the package and returning the packet on time.

At the meeting with the trustee and the extended meeting of creditors, the attorney for the debtor should be extremely familiar with the business and the requested forms so that they may assist the trustee at the hearing.

Once a case is confirmed, the debtor attorney should have procedures in place to ensure that the debtor is complying with procedures in filing ongoing business reports.

If the case is confirmed as a self-employment case or business case, the Debtor may be required to submit monthly or quarterly reports the Trustee.

Please review the self-employed/business case forms and information available on my website at www.njwtrustee.com. These forms can assist you in your case filing and prepare you for the

requirements of a self-employed/business chapter13.