

Chapter V - The Iowa Bankruptcy Hearing and Discharge

The Bankruptcy Code requires a Meeting of Creditors, commonly referred to as “the hearing” or “the 341 examination” since it appears in Chapter 341 of the Bankruptcy code. Des Moines hearings are held at 210 Walnut Street, Suite 783, the **Federal Building**, not the Federal Courthouse. If your hearing is in another area in Iowa you will need to check with your attorney to see where your hearing will be held. It will also appear on the Notice you receive from the bankruptcy clerk shortly after filing your case.

There is no Judge or courtroom, just a trustee. The trustee is appointed by the Judge and at the hearing will verify the contents of your petition by asking you such questions as:

- Did you list all your debts?
- Did you list all your assets?
- Do you have an inheritance pending?

Chances are you will have heard all the questions from your attorney before. If so, you will have resolved potential problems with your case early, so it will be a fairly quick hearing. You will want to arrive early and allow time for parking in a nearby garage or on a meter. It will also take some time to go through security and you may be sent back to your car if they are not accepting pocket knives or something that day and you have one, so extra time can be very helpful.

The trustee administers the hearing. There may be a legal assistant and several other debtors there as well. The trustee will call out the hearings by your name when ready for you. Your attorney will normally be present and sit next to you during the hearing. You can confer with your attorney during the hearing. Your attorney will know if an objection should be made to questions asked of you by the trustee or creditors. In many hearings, no creditors show up. If they do show up they are allowed to ask you questions within the scope of the rules provided in the Bankruptcy Code, and your attorney will be familiar with these.