

This page contains documents, forms, and information that you may need during the course of your case. Some documents are in PDF format and require the free Adobe Reader software to view them.

## APPOINTMENT

- Documents needed at first appointment

## BANKRUPTCY

- [“Bankruptcy Basics”](#) reference materials from U.S. Courts
- [Bankruptcy Disclosure statements](#)
- Meetings of Creditors (*aka* 341 Meetings)
  - All parties filing bankruptcy must attend a 341 Meeting of Creditors to be examined under oath by a Bankruptcy Trustee, who is a lawyer appointed to administer your case. These sessions generally last 5-10 minutes.
- Bankruptcy Court meeting locations:
  - **CLEVELAND**  
Howard M. Metzenbaum U.S. Courthouse  
201 Superior Avenue (corner of Superior & Public Square)  
Cleveland, OH 44114  
*\*\*\*341 Meetings of Creditors held on the 6<sup>th</sup> floor*
  - **AKRON**  
First Energy Building  
50 South Main Street  
Akron, OH 44308  
*\*\*\*341 Meetings of Creditors held on the 1<sup>st</sup> floor (Ch. 7 only)*

**YOU MUST BRING A VALID DRIVER’S LICENSE/STATE ID AND SOCIAL SECURITY CARD TO THE MEETING OF CREDITORS, OR IT WILL NOT BE HELD. YOU MAY OBTAIN A LETTER CONTAINING YOUR SOCIAL SECURITY NUMBER AT ANY SOCIAL SECURITY ADMINISTRATION LOCATION.**

**DRESS CODE:** Our advice is to dress in a business-casual manner.

- Social Security Administration location:
  - **Anthony J. Celebrezze Federal Building**  
1240 East 9<sup>th</sup> Street (at intersection of Lakeside Avenue)  
Room 793 (7<sup>th</sup> floor)  
Cleveland, OH 44199

- Chapter 13 Trustee payment mailing address (*effective March 1, 2011*):
  - **CLEVELAND**  
Craig Shopneck, Chapter 13 Trustee  
P.O. Box 593  
Memphis, TN 38101
  - **AKRON**  
Keith L. Rucinski, Chapter 13 Trustee  
P.O. Box 73984-N  
Cleveland, OH 44193

*\*\*\*Include your name and case number on any payments sent*
- Consumer Credit Counseling and Financial Management courses
  - **Summit Financial Education Inc.**
    - Pre-filing credit counseling: \$9.95 (single or joint)
    - Post-filing financial management: \$7.95 (single or joint)
- Credit Reports
  - **Annual Credit Report** (obtain free copies of your reports from all 3 bureaus once a year)
- Real Estate valuations
  - **Cuyahoga County Auditor** (market value for real estate tax purposes)
  - **Lake County Auditor** (market value for real estate tax purposes)
  - **Geauga County Auditor** (market value for real estate tax purposes)
- Motor Vehicle valuations
  - **Kelly Blue Book**
  - **N.A.D.A.**

## **FORECLOSURE/MORTGAGE MODIFICATION ASSISTANCE**

- **Making Home Affordable** aka the "Obama Plan"
- **HOPE for Homeowners** (FHA's Home Modification Options)
- **When a Lender Won't Work With You** (HUD guidance on who to call and steps to take)
- **Ohio Save the Dream** (Ohio's Official Foreclosure Prevention Effort; Hotline: (888) 404-4674)
- **Cuyahoga County Foreclosure Prevention Program**
- **Geauga County Foreclosure Prevention**
  - Rhea Dykes at the Geauga County Economic Development Dept. (440) 564-7131
- **Lake County Foreclosure Task Force**
- **Lorain County** (housing service program)
- **Empowering & Strengthening Ohio's People** (ESOP)
  - HUD-approved foreclosure counselors call: (877) 731-3767