# **California Bankruptcy Trustees**

## By: Jerry R. Lowe

## http://thefresnobankruptcyattorney.com/

Bankruptcy can be complex and a bit daunting. It is intimidating to feel like everyone is judging you because you cannot afford to pay your bills. However, most consumers do not realize that they may go through their entire bankruptcy case without seeing a judge. It is the trustee assigned to your case that deals with debtors, unless significant issues arise that warrant going before a judge.

The United States Trustees are appointed full time and each one oversees one of the 21 regional centers across the country. Debtors rarely see the United States Trustee during their case. So, who are the trustees that deal with debtors? They are Standing Trustees or Interim Trustees and the U.S. Trustee delegates the cases to them to handle the administrative affairs of each filing.

The Standing Trustee is typically a local attorney appointed to administer Chapter 13 filings. This includes insuring that plans of reorganization are feasible, the funds are dispersed to creditors, and the case is concluded appropriately with discharge being granted.

Chapter 7 cases are administered by Interim Trustees, which are also typically local attorneys. The Interim Trustee's job includes implementing the "means test," which is used to determine if the debtor is eligible for a Chapter 7 case. If you want to read more about the means test, please read my blog called <u>"Means Test in Chapter 7 Bankruptcy."</u> The Interim Trustee also has the duty to investigate the debtor's finances and work to pay the creditors as much as possible, which includes reviewing the claimed exemptions.

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### About Jerry R. Lowe

If you are considering filing for bankruptcy protection, call Fresno bankruptcy attorney <u>Jerry R.</u> <u>Lowe</u> at (559)513-8535. Mr. Lowe provides representation for debtors in Chapter 7 and Chapter 13 bankruptcy matters throughout California's Central Valley in communities such as Fresno, Clovis, Reedley, Sanger, Selma, Madera, Chowchilla, Oakhurst, Coarsegold, Auberry, Prather, Coalinga, Avenal, Corcoran, Hanford, Lemoore, Tulare and Visalia.