

## **INFORMATION & INSTRUCTIONS FOR MEETING OF CREDITORS**

Bankruptcy Code section 343 requires each debtor to appear and submit to examination under oath at the meeting of creditors convened pursuant to section 341(a). Because of developing issues with the COVID-19 virus and the national declaration of emergency by the President of the United States, meetings of creditors will be conducted by telephone conference call. The dial-in number and participant code for the telephone conference line appear on the notice of meeting of creditors. The conference line is only for meetings of creditors. The trustee's contact information is listed elsewhere on the notice.

### **Bankruptcy Information Sheet**

Prior to the meeting, the debtor must read the Bankruptcy Information Sheet, available at <https://www.justice.gov/ust/bankruptcy-information-sheet-0>.

### **Tax Return & Identification Documents**

At least seven days prior to the meeting, the debtor must provide the trustee with a photocopy of the most recently filed federal income tax return or a transcript thereof.

Prior to the meeting of creditors, each individual debtor must present original government issued photo identification and evidence of the social security number listed on the notice of the meeting of creditors received by the trustee ("Identification Documents"). See 11 U.S.C. § 521(h) and FRBP 4002(b)(1). Debtors or their attorneys must contact the trustee to obtain instructions for submitting these materials. Failure to timely submit these materials may result in the meeting being rescheduled or the case being dismissed.

Acceptable forms of picture identification (ID) include: driver's license, U.S. government ID, state ID, student ID, passport (or current visa, if not a U.S. citizen), military ID, resident alien card, and identity card issued by a national government authority. Acceptable forms of proof of social security number include: social security card, medical insurance card, pay stub, W-2 form, IRS Form 1099, and Social Security Administration (SSA) Statement.

It is expected that the debtor's attorney will have reviewed the Identification Documents and verified the debtor's identity in person, by video or by some other means, prior to the meeting. After the oath has been administered, the trustee will ask the debtor's attorney to make a statement on the record indicating that s/he personally verified the debtor's identity and inspected the Identification Documents. Specifically, the trustee will ask the debtor's attorney to (a) identify the Identification Documents that were personally inspected by the attorney; (b) indicate that the Identification Documents appear to be valid documents that identify the debtor; and (c) confirm that the information on the Identification Documents matches the name of the debtor and the identification number that appear on the notice of meeting of creditors.

## **Dial-In Instructions**

- (1) **Type of Phone** You must use a touch-tone telephone to participate. If you have a choice, use a landline phone rather than a cell phone.
- (2) **Limit Distractions and Background Noise** Make the call from a quiet area where there is as little background noise as possible. Do not use a speaker phone. Place the call on mute until the trustee calls your case and requests announcement of appearances.
- (3) **One Phone Per Caller** Persons attending the meeting from the same location (e.g., joint debtors) should each use a separate touch-tone telephone to participate.
- (4) **Call at Appointed Time** Dial the telephone conference line number and then enter the participant code (7 numerals followed by a # sign). Do not call in advance; call at your appointed meeting time. If another meeting is underway, leave your call on mute and remain on the line until your case is called.
- (5) **Connection** Do not put the call on hold at any time after the call is connected. If your call is disconnected before the meeting is completed, you must immediately call back.
- (6) **Tardiness** Meetings are scheduled in ten-minute increments. Trustees will commence and end meetings as scheduled. If the debtor is tardy, the trustee may assign a call back time later that day or reschedule the meeting to another date.

## **Conference Call Instructions**

- (1) **Listen for Call of Case** At the appointed time, the trustee will announce the case name and number. When your case is called, unmute your phone and identify yourself.
- (2) **Each Debtor Must Testify** For joint cases, each debtor must clearly and audibly answer every question.
- (3) **Recording** The trustee or United States Trustee will electronically record the meeting. Other recordings are prohibited. Debtors and other parties must speak clearly to ensure a clear record.
- (4) **Bankruptcy Papers** Debtors must have their bankruptcy papers (including the petition, schedules, statement of financial affairs, and means test) available to review and respond to questions.
- (5) **Additional Time** Meetings are scheduled in ten-minute increments. Trustees will commence and end meetings as scheduled. If additional time is needed, the trustee may assign a call back time later that day or continue the meeting to another date.
- (6) **Terminating the Call** Please terminate the call promptly at the end of the meeting.

## **Special Services**

- (1) Foreign Language Interpretation. The United States Trustee Program provides telephonic foreign language interpreter services for participation at section 341 meetings by debtors and creditors. Although the provider does not require prior notice, it will be helpful to alert the trustee prior to the meeting. There is no charge for this service.
- (2) Assistance for Hearing Impaired Parties. The United States Trustee Program offers the services of a sign language interpreter for debtors and creditors at meetings of creditors. Prior notice is required to enable the United States Trustee to make necessary arrangements. Under the current circumstances, the meeting may be rescheduled until appropriate arrangements can be made. There is no charge for this service.