TIMOTHY P. BRANIGAN

CHAPTER 13 TRUSTEE

 PLAN PAYMENTS ONLY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ SEND ALL OTHER MAIL TO:

 P.O. Box 480 Telephone (410) 290-9120 9891 Broken Land Parkway, #301

 Memphis, TN 38101-0480 Facsimile (410) 290-9121 Columbia, MD 21046

**INSTRUCTIONS FOR REMOTE MEETINGS OF CREDITORS**

Meetings will be held by remote videoconference via zoom.com.

If you are not already registered with zoom, go to zoom.com, sign up, and download the software for your device. Make sure the software works well before the scheduled meeting. The date and time of the meeting are listed on the Notice of Chapter 13 Bankruptcy Case sent by the Bankruptcy Court. If you are unfamiliar with using zoom, zoom has tutorials and FAQ to help. At a minimum, you need to know how to turn on video and audio from your device.

The Meeting ID is 634 496 8433. The Password is 176 247 3309.

Participants are expected to appear by video if at all possible. Debtors that do not have video access should arrange to appear from the counsel’s office. If you are technically challenged, seek help from your counsel or someone technically adept; do not call our office for help.

When logging on to zoom to join the meeting, enter your name to identify yourself. You will be admitted to a waiting room until your case is called. Do not be impatient; some cases require more time than others.

No meeting will be held unless legible Debtor identification is received at least the day before the meeting. Forms are available at our websites. If in doubt, check with the office to make sure the IDs have been received at least the day before the meeting.

Do not attempt to join a meeting while driving a vehicle. Do not join a meeting from a noisy environment. Do not attempt to join a meeting with an inadequate internet connection that freezes up.

The meeting is a formal proceeding under penalty of perjury, it is recorded, and a record is made. It should not be considered an informal, casual hearing with no significance.