

CHAPTER 13
INSTRUCTIONS AND GUIDELINES FOR PARTICIPATION
IN SECTION 341 MEETING OF CREDITORS VIA ZOOM

All Section 341 Meetings (“meetings”) will be held via Zoom video conferencing. To ensure efficiency, all parties should familiarize themselves with the following guidelines required for participating in this meeting.

1. DEBTORS

- A. Identification Requirements-** The Debtor or Debtor’s attorney must provide the Trustee’s office with proof of photo identification and Social Security number at least 7 days prior to the meeting. Attorneys must fax this information to the Trustee. If a Debtor does not have an attorney, then the Debtor must contact the Trustee’s office by telephone at 336-378-9164 to make arrangements to provide verification of identity.

Debtors need to have a form of photo identification on-hand during the meeting as the Trustee will ask for information to verify identity using photo identification.

- B. Exemptions-** All parties must appear by video and may not appear telephonically absent extenuating circumstances. Requests for telephonic appearances must be submitted to the Trustee’s office in writing at least 14 days before the scheduled meeting. Telephonic appearances must be authorized at least 7 days prior to the meeting.

C. Meeting Conduct -

- i. This is an official proceeding. The meeting is recorded and will become an official part of the court record. Debtors are to appear from a location that allows them to devote full attention to the meeting. All parties must dress and behave appropriately. Participants should dress as they would for an in-person appearance, speak clearly and hold the camera steady during the entirety of the meeting.
- ii. **Debtors** must update their screen name to include their full first and last name so the Trustee can properly identify all parties and note attendance. If not done, then the Trustee may not be able to properly identify the Debtor when the case is called. **This is an extremely important step.** If the screen name is not updated, the screen name will automatically populate as something similar to “User XYZ’s iPhone.” Take appropriate steps to ensure that the screen name reflects the full legal first and last name as it appears on the bankruptcy paperwork. To change the name after entering the meeting, click on the “Participants” button at the top of the Zoom window. Hover the mouse over the current name in the “Participants” list on the right side of the Zoom window. Click “Rename”. Enter the first and last name and click “OK.”
- iii. Under no circumstances should any party appear while operating a motor vehicle. The Trustee may continue the meeting if a Debtor appears from a noisy, inappropriate, or unsafe location.

- D. Participation Required -** Debtors who fail to participate in the meeting will be subject to dismissal.

- E. Questions-** Debtors with questions about the Zoom Meeting or how to access the Zoom Meeting should contact their attorneys.

2. DEBTOR ATTORNEYS

- A. Attendance -** Debtor attorneys are responsible for ensuring that Debtors can attend their meeting via Zoom.

- B. Location -** The Trustee strongly encourages attorneys to make arrangements to have Debtors appear for Zoom meetings in a location where Debtors can be present with their attorney. This will allow meetings to be conducted smoothly and more efficiently. This will also allow Debtors to confer with counsel as needed in

providing testimony. In this event, counsel should ensure that all parties can view the screen simultaneously and that the Debtor(s) and counsel can appear on camera at the same time.

3. PREPARING FOR THE MEETING (DEBTORS AND CREDITORS)

- A. Requirements:** Internet connection of 1Mbps or higher, webcam or smart device with camera, microphone or smart device, speakers, and Zoom software/application. If using a tablet, laptop, or desktop computer, you can download the Zoom application or use the Zoom website. If using a smartphone, the operating system will require that you download the Zoom application to your device. There is no cost to download the app and registration with Zoom is not required. Downloading the application is sufficient to participate in the video conference.

Application Settings- if the Zoom application is installed on your smart device, go to your device's "settings" and ensure the Zoom application has access to your microphone and camera.

- i. iPhone/iPad Users- Download the Zoom app from the Apple Store; open the "settings" interface on your device; scroll down and select "Zoom"; turn on microphone and camera access
 - ii. Android Users- Download the Zoom app from Google Play and install it on your device; open "settings"; select "apps and notifications"; select "app permissions"; select "microphone" and toggle the "on" switch for Zoom; ensure that no other applications are using the microphone at the same time
 - iii. Desktop/Laptop Users- Use your web browser to go to the Zoom download center <https://zoom.us/download#client4meeting> and locate "Zoom Desktop Client". Click the blue "Download" button and follow the prompts to install the application.
 - iv. Information and tutorials concerning Zoom are available at www.zoom.us.
- B.** The link to the Zoom meetings will appear in Section 7 of the Official Form 309I "Notice of Chapter 13 Bankruptcy Case." The link is also available on the Trustee's website. Further, the Meeting ID and Passcode are noted below:

MEETING ID: 969 6375 3164

PASSCODE: 529512

- C.** Prior to the date/time of the scheduled Section 341 Meeting of Creditors all parties must be able to understand how to properly use Zoom on the device the party will be using to appear for the meeting. Debtors should communicate with their attorney to discuss what must be done to prepare for the Zoom meeting.
- D.** Test the connection to the meeting invitation link for the Section 341 Meeting at least one day prior to the scheduled meeting. The connection through the Zoom application can be tested by opening the application and clicking "Join Meeting." If prompted, enter the last 11 numbers from the invitation link or the "Meeting ID" number. A message that says "waiting for the host to start this meeting" should then appear. This successfully completes the test connection.

4. JOINING THE MEETING:

- A.** All participants need the Zoom link and case number to join the meeting. Debtors need to have a form of photo identification on-hand as the Trustee will ask for information to verify identity using photo identification.
- B.** Sign on at least 10 minutes prior to the meeting time to allow for resolution of any technical issues. **Do not** join by Zoom "audio only" mode. All parties must appear with cameras and microphones on. Select the option

to “join with video” to then be placed in a virtual waiting room until admitted by the Host to the meeting. Be patient and do not sign off until the Trustee concludes your meeting.

- C. Participants should be in a quiet location with sufficient internet/wifi access bandwidth to attend the Zoom meeting. Debtors should not have anyone other than the Debtor’s attorney or a member of the attorney’s staff present during the meeting. Supplementary answers or responses by a friend or relative that is not a party to the case are not allowed.
 - D. **Creditors** should notate the case number for the case on which they are appearing in their screen name and should also indicate that they are a creditor. For example: “Creditor- XYZ Bank - 12-34567.”
 - E. Allow the device to connect via video and audio. Participation will not be allowed in the meeting without use of the video and audio features.
 - F. If the Trustee has not yet joined the conference, participants will see a message that says, “Waiting for the host to start this meeting.” When the Trustee starts the meeting, all participants should join the conference and will be placed in a virtual meeting room. Mute the microphone upon entering the meeting. The Trustee will admit each participant to the meeting at the appropriate time.
 - G. Unmute the microphone when the Trustee calls the case in which you are participating.
5. **IN-PERSON MEETINGS:** The Trustee may, at her discretion, continue the meeting and request to conduct the meeting in-person, if necessary.