

## **IMPORTANT INSTRUCTIONS: READ BEFORE THE MEETING OF CREDITORS**

To reduce the spread of COVID-19, until further notice, all Chapter 7, 11, 12, and 13 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others may not appear in person.

To participate in the meeting of creditors scheduled in this case, ten minutes before the scheduled time, call the toll-free number listed in the notice of the meeting of creditors and use the participant code. Do not call any earlier than ten minutes before your scheduled meeting of creditors.

- You must use a touch-tone phone. If possible, use a landline instead of a cell phone and avoid using a speaker phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. If you do not have a mute button on your telephone, press \*6 to mute and then \*6 to unmute. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
- Do not put the phone on hold at any time after the call is connected.
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
- When speaking, identify yourself.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the information available at: <https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- **Individual debtors:** The debtor and/or their counsel are required to provide the trustees with an imaged copy of the debtor's photo identification **and** proof of the debtor's social security number ("Identification Documents") no later than one business day before the meeting of creditors. A copy of the debtor's identification and proof of social security number must be provided to the trustee via a secure method, e.g., portal or encrypted email. Counsel should be prepared to indicate on the record what original Identification Documents they reviewed and that the descriptions on the documents match the name of the debtor and the identification number that appears on the notice of meeting of creditors.
- Debtors who are not represented by an attorney and who are not able to upload a document to the trustee's secured system must mail copies of the identification and social security cards to the trustee, so that the trustee receives them at least one day before the meeting of creditors.
- Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
- The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

**(UNITED STATES TRUSTEE'S INSTRUCTIONS FOR MEETINGS OF CREDITORS)**