

MEETINGS OF CREDITORS

TELEPHONIC MEETINGS: Until further notice, all Meeting of Creditors under § 341 will be conducted TELEPHONICALLY.

The Trustee's Office conducts telephonic Meeting of Creditors through a two-conference line system. Debtors, Debtors' counsel, creditors and other parties-in-interest are to call into the first conference call line approximately 10 minutes prior to the meeting time to check in with the Trustee's Office and to await further instruction. The phone number for this conference call line is below for your convenience:

First Call In Number: 1-877-985-7782

Participant Code: 9233197

After checking in and upon being instructed by the Trustee's Office, the parties are to the call in to the Second Call-In number, which is detailed below:

Second Call In Number 1-267-930-4000

Participant Code: 416308582

It is important for debtor's counsel to communicate this procedure and give the call-in numbers for both lines to their clients. Please also see the Court's Notice Regarding Telephonic Meetings of Creditors, which is available [here](#).

APPEARANCES BY CREDITORS AND OTHER PARTIES-IN-INTEREST: Any creditors or other parties-in-interest that wish to attend a telephonic Meeting of Creditors should advise the Trustee's Office at least one business day in advance of the scheduled meeting, if possible, by emailing a request for the call-in information to dgoldberg@columbia13.com.

NEED FOR INTERPRETER: The U.S. Trustee's Office provides free interpreter services at the first Meeting of Creditors for debtors with limited English proficiency. To the extent that counsel knows an interpreter may be needed in a particular case, please advise the Trustee's Office in advance of the Meeting as this may avoid the need for a continued Meeting. To advise the Trustee's Office that an interpreter may be needed, please email dgoldberg@columbia13.com at least one business day in advance of the Meeting with the case name, case number, date of meeting, and native language spoken.

DOCUMENTS NEEDED FOR TELEPHONIC MEETING: No later than 48 hours prior to the debtor's scheduled Meeting of Creditors, the following items must be produced to the Trustee through the Bankruptcy Documents website:

- A copy of a Government Issued ID (Copy of a Driver's License, State Issued Identification Card, Passport or US Military ID)
- Proof of Social Security Number (Copy of Original Social Security Card or a W2 if issued by a Government Agency)
- 341 Meeting Appearance Form (Available on the Trustee's Website)
- Attorney Declaration Regarding Confirmation of Debtor's Identity and Social Security Number Form (Available on the Trustee's Website)

- Authorization for Creditor to Release Information to the Chapter 13 Bankruptcy Trustee Form (Available on the Trustee's Website)

TRUSTEE NOTES FOLLOWING MEETING: Following the conclusion of the Meeting of Creditors, the Trustee's Office will electronically deliver to counsel the Trustee's 341 worksheet regarding the status of the debtor's case, including additional documents that need to be produced to the Trustee's Office, any findings of non-exempt equity or projected disposable income, and suggested changes to the proposed chapter 13 plan, as well as any other information the Trustee believes may be useful to the debtor's case.

ROUTINE QUESTIONS ASKED AT EVERY MEETING OF CREDITORS: To assist with your client's preparations for the Meeting of Creditors, the following basic questions are usually asked at every meeting:

1. Did you read and sign the petition, schedules, statements and related documents and the plan that required \$_____ for ___ months before you filed them with the bankruptcy court?
2. Are you personally familiar with the information contained in those documents, and to the best of your knowledge, is it all true and correct?
3. Have there been changes to that information since you filed?
4. Have you listed all of your assets and all of your creditors on the schedules?
5. Have you transferred any assets to a family member in the last six years? (If yes, the Trustee will ask follow up questions to learn when, the value of the property transferred, who received the property, and the amount of any payment received as part of the transfer)
6. Have you filed all of your income tax returns through the current tax year?
7. Is the copy of the tax return that you provided to the Trustee's Office the same as the one that you filed with the taxing authority?
8. If you received a tax refund recently, was that tax refund received before or after you filed your bankruptcy case?
9. Are you currently obligated to pay alimony or child support on any other Domestic Support Obligation? (If yes, the Trustee will ask follow up questions regarding the amount of the support, the age and number of children supported and when the support obligations are to end)
10. If you own real property, when did you purchase the property and how much did you pay for it? What do you believe the current value of the property is?
11. What is your employer's address?
12. Who is your employer/have you changed jobs since you filed your bankruptcy case?
13. Have you provided this office with all paystubs and payment advices received from any source within 60 days before the filing of your bankruptcy case? (This includes unemployment, tax refunds, pension or retirement distributions.)
14. Have you borrowed any money or received any money from a retirement plan in the six months before you filed your bankruptcy case?
15. Have you received any other income in the six months before you filed your bankruptcy case, such as from an inheritance, worker's compensation claim, insurance proceeds, unemployment benefits, or the proceeds of any lawsuit or settlement?
16. Do you currently have any pending claims or lawsuits against anyone or are planning to file one?
17. Do you expect that you will have any change in your income going forward?