

MEETINGS OF CREDITORS

ZOOM MEETING: Beginning on October 16, 2023, all Meetings of Creditors under § 341 will be conducted on the Zoom Video Conferencing platform.

All parties attending a Zoom meeting must review the U.S. Trustee Program's Instructions for Joining a Zoom § 341(a) Meeting of Creditors, which is available at <https://www.justice.gov/ust/page/file/1590011/download>. These instructions are very detailed and provide advice on how to download the Zoom Platform on a device, how to join a Zoom meeting, how to use the meeting controls within the platform, as well as other troubleshooting tips.

It is important for all parties to join the meeting using the web address <https://zoom.us/join>. Using other Zoom websites or applications may result in the party not being able to join the meeting.

Debtor and Debtor's counsel should log into the Zoom platform approximately 10 minutes prior to the scheduled meeting time. When first entering the Zoom meeting, all parties will be placed in a waiting room and will be allowed into the meeting by the Trustee. While in the waiting room, participants will not be able to see the video or hear the audio of the meeting.

For your convenience, the Meeting ID and Passcode for the Zoom Meetings are below:

Meeting ID: 787 081 5018
Passcode: 9256347539
Telephone: 1-803-868-6848

Debtor and Debtor's counsel should be sure they can both appear by video in Zoom. Debtor should be able to connect to the Zoom platform. If Debtor is unable to connect through his or her own device or the device of a friend or family member, counsel should make arrangements to have Debtor appear via Zoom from counsel's office. Telephonic appearances will only be granted in exigent circumstances.

Debtors' counsel should ensure that Debtors are aware of: (1) how to connect both their audio and video when entering the meeting (i.e., completing the prompt Zoom provides when first connecting to the meeting to join audio by computer), and (2) how to mute and unmute the microphone and turn off and on the video. The Zoom video should be clear enough that the Trustee is able to verify the identity of the Debtor with the copy of the acceptable photo identification provided to the Trustee in advance of the meeting.

If possible, the parties should change their name in Zoom to the attendee's actual name (For example, it is common for an attendee using Zoom on an iPhone to have the attendee's name appear as "iPhone" in the Zoom meeting). Instructions on changing your name on Zoom are available [here](#).

If a party is unable to properly use the Zoom platform during the meeting, the Trustee will be required to continue the meeting to a future date.

APPEARANCES BY CREDITORS AND OTHER PARTIES-IN-INTEREST: Any creditors or other parties-in-interest that wish to attend a 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 Zoom Meeting ID information to cfineathy@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 cfinehy@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 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 an Acceptable Photo Identification Document (Copy of a Driver's License, U.S. government ID, State ID, Student ID, Passport, Current Visa (if not a U.S. Citizen), Military ID, Resident Alien Card, or Identity card issued by a national government authority)
- Proof of Social Security Number (Copy of Original Social Security Card, Medical Insurance Card, Pay stub, W2 form, IRS Form 1099, Social Security Administration Statement, or an ITIN (only if debtor is not eligible for a social security number))
- 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?