MEETINGS OF CREDITORS

Zoom Meeting Procedures

All Meetings of Creditors conducted pursuant to § 341 will take place by video conference using Zoom.

Before attending, all participants should review the U.S. Trustee Program's Instructions for Joining a Zoom § 341(a) Meeting of Creditors available at https://www.justice.gov/ust/page/file/1590011/download. The instructions provide detailed information regarding downloading and accessing Zoom, joining a meeting, using Zoom's meeting controls, and resolving common technical issues.

Participants should access the meeting through https://zoom.us/join. Using a different Zoom website or application may prevent successful access to the meeting.

Joining the Meeting

Debtors and their counsel should log into Zoom approximately 10 minutes before the scheduled Meeting of Creditors.

Upon joining, participants will initially be placed in a virtual waiting room. The Trustee will admit participants when appropriate. Participants in the waiting room will not be able to hear or see the meeting.

Meeting Information:

- **Meeting ID:** 604 865 8929
- **Passcode:** 6432835276
- **Telephone:** 1-804-495-8061

Video and Audio Requirements

The Debtor and Debtor's counsel should be prepared to participate by video. The Debtor must have reliable access to Zoom through a computer, tablet, phone, or another compatible device.

If the Debtor cannot connect using their own device or a device belonging to a friend or family member, counsel should arrange for the Debtor to participate from counsel's office. Telephone-only participation will generally be permitted only when circumstances require it.

Counsel should make sure the Debtor understands how to:

1. Connect both audio and video when joining the meeting, including completing Zoom's prompts for connecting audio by computer.
2. Mute and unmute the microphone.
3. Turn the camera on and off.

The Debtor's video must be sufficiently clear for the Trustee to confirm the Debtor's identity using the acceptable photo identification that was submitted before the meeting.

Whenever possible, participants should change the name displayed in Zoom to their actual name. For example, a participant joining from an iPhone may initially appear in the meeting as "iPhone." Participants should update the displayed name so that the Trustee can readily identify them.

If a participant is unable to properly operate or access Zoom during the meeting, the Trustee may need to continue the Meeting of Creditors to another date.

Interpreter Services

The U.S. Trustee's Office provides interpreter services at no cost for debtors with limited English proficiency during their first Meeting of Creditors.

If counsel anticipates that an interpreter will be required, counsel should notify the Trustee's Office before the meeting. Advance notice may help prevent the meeting from being continued.

Requests for an interpreter should be sent by email to station16@richchap13.com at least one business day before the scheduled meeting. The email should include:

- Case name
- Case number
- Meeting date
- Debtor's native language

Documents Required Before the Meeting

The following documents must be submitted to the Trustee through the Bankruptcy Documents website no later than 48 hours before the Debtor's scheduled Meeting of Creditors:

1. Acceptable Photo Identification

Provide a copy of one acceptable form of photo identification, such as:

- Driver's license
- U.S. government-issued identification
- State-issued identification
- Student identification
- Passport
- Current visa, if the Debtor is not a U.S. citizen
- Military identification
- Resident Alien Card
- Identification card issued by a national government authority

2. Proof of Social Security Number

Provide a document verifying the Debtor's Social Security number, such as:

- Original Social Security card
- Medical insurance card
- Pay stub
- W-2
- IRS Form 1099
- Social Security Administration statement
- Individual Taxpayer Identification Number (ITIN), if the Debtor is not eligible for a Social Security number

Common Questions at the Meeting of Creditors

Counsel should prepare the Debtor to answer questions concerning the bankruptcy petition, schedules, financial information, assets, income, and other matters. The following questions are commonly asked:

1. Did you review and sign your bankruptcy petition, schedules, statements, related documents, and, if applicable, your Chapter 13 plan before they were filed with the Bankruptcy Court?
2. Are you personally familiar with the information contained in those documents, and, to the best of your knowledge, is the information complete and accurate?

3. Has any information in those documents changed since your bankruptcy case was filed?
4. Have you disclosed all of your assets and creditors in your bankruptcy schedules?
5. Have you transferred any property or other assets to a family member during the past six years? If so, be prepared to provide details concerning the date of the transfer, the property's value, the recipient, and whether you received any payment or other consideration.
6. Have you filed all required federal, state, and local income tax returns through the current tax year?
7. Is the tax return provided to the Trustee's Office identical to the return filed with the applicable taxing authority?
8. If you recently received an income tax refund, did you receive the refund before or after filing your bankruptcy case?
9. Are you currently required to pay alimony, child support, or another domestic support obligation? If so, the Trustee may ask about the amount of the obligation, the children or other individuals receiving support, and when the obligation is expected to end.
10. If you own real estate, when did you purchase it, what did you pay for it, and what do you believe its current value to be?
11. What is your employer's current address?
12. Who is your current employer, and have you changed employment since filing your bankruptcy case?
13. Have you provided the Trustee's Office with all pay stubs and other payment records received from any source during the 60 days preceding the filing of your bankruptcy case? This may include unemployment benefits, tax refunds, pension payments, or retirement distributions.
14. During the six months before filing your bankruptcy case, did you borrow money or receive funds from a retirement account or retirement plan?
15. During the six months before filing, did you receive any other type of income, including inheritance, workers' compensation proceeds, insurance proceeds, unemployment benefits, or money from a lawsuit or settlement?

16. Do you currently have any pending claims or lawsuits against another person or entity, or do you anticipate filing a claim or lawsuit?
17. Do you anticipate any changes in your income in the future?