

**INFORMATION FOR
MEETING OF CREDITORS
MIDDLE DISTRICT OF FLORIDA**

Bankruptcy Code section 343 requires each debtor to appear and submit to examination under oath at the meeting of creditors convened pursuant to section 341(a). Because of developing issues with the COVID-19 virus and the national declaration of emergency by the President of the United States, meetings of creditors will be conducted by telephone conference call. The dial-in number and participant code for the telephone conference line appear on the notice of meeting of creditors. The conference line is only for meetings of creditors. The trustee's contact information is listed elsewhere on the notice.

Bankruptcy Information Sheet

Prior to the meeting, the debtor must read the Bankruptcy Information Sheet, provided by their attorney or available at <https://www.justice.gov/ust/bankruptcy-information-sheet-0>.

Identification Materials & Tax Return

At least seven days prior to the meeting, the debtor must provide the trustee with a copy of (1) the most recently filed federal income tax return or a transcript thereof; (2) government-issued photo ID; and (3) evidence of complete Social Security Number. Contact the trustee to obtain instructions for submitting these materials. Failure to timely submit these materials may result in the meeting being rescheduled or the case being dismissed.

Acceptable forms of picture identification (ID) include: driver's license, U.S. government ID, state ID, student ID, passport (or current visa, if not a U.S. citizen), military ID, resident alien card, and identity card issued by a national government authority. Acceptable forms of proof of social security number include: social security card, medical insurance card, pay stub, W-2 form, IRS Form 1099, and Social Security Administration (SSA) Statement.

Dial-In Instructions

- (1) **Type of Phone.** You must use a touch-tone telephone to participate. If you have a choice, use a landline phone rather than a cell phone.
- (2) **Limit Distractions and Background Noise.** Make the call from a quiet area where there is as little background noise as possible. Do not use a speaker phone.
- (3) **One Phone Per Caller.** Persons attending the meeting from the same location (e.g., joint debtors) should each use a separate touch-tone telephone to participate.
- (4) **Call at Appointed Time.** Dial the telephone conference line number and then enter the participant code (7 numerals followed by a # sign). Do not call in advance; call at your appointed meeting time. Once connected, place your phone on mute, remain on the line, and wait until your case is called prior to speaking, as another meeting may be underway.
- (5) **Connection.** Do not put the call on hold at any time after the call is connected. If your call is disconnected before the meeting is completed, you must immediately call back.

(6) Tardiness. Meetings are scheduled either individually or in small blocks. Trustees will commence and end meetings as scheduled. If the debtor is tardy, the trustee may assign a call back time later that day or reschedule the meeting to another date.

Conference Call Instructions

(1) Listen for Call of Case. At the appointed time, the trustee will announce the case name and number. When your case is called, unmute your phone and identify yourself.

(2) Each Debtor Must Testify. For joint cases, each debtor must clearly and audibly answer every question.

(3) Recording. The trustee or United States Trustee will electronically record the meeting. Other recordings are prohibited. Debtors and other parties must speak clearly and loudly to ensure a clear record.

(4) Bankruptcy Papers. Debtors must have their bankruptcy papers (including the petition, schedules, statement of financial affairs, means test, and tax returns, as well as any document the trustee has indicated in advance that the debtors should have) available to review and respond to questions.

(5) Additional Time. Trustees will commence and end meetings as scheduled. If additional time is needed, the trustee may assign a call back time later that day or continue the meeting to another date.

(6) Terminating the Call. Please hang up promptly at the end of your meeting.

Special Services

(1) Foreign Language Interpretation. The United States Trustee Program provides telephonic foreign language interpreter services for participation at section 341 meetings by debtors and creditors. Although the provider does not require prior notice, it will be helpful to alert the trustee prior to the meeting. There is no charge for this service.

(2) Assistance for Hearing Impaired Parties. The United States Trustee Program offers the services of a sign language interpreter for debtors and creditors at meetings of creditors. Prior notice is required to enable the United States Trustee to make necessary arrangements. Under the current circumstances, the meeting may be rescheduled until appropriate arrangements can be made. There is no charge for this service.