

## **INSTRUCTIONS REGARDING YOUR ZOOM SECTION 341(a) MEETING OF CREDITORS**

In an ongoing effort to contain the spread of COVID-19, your Section 341(a) Meeting of Creditors will be conducted remotely by Zoom. Zoom offers both video and telephonic options. You will receive a notice from the Bankruptcy Court with the date and time of your meeting, and the name and contact information for the chapter 7 trustee assigned to your case. If you fail to participate in your meeting, your case may be dismissed.

These instructions relate only to registering and joining your Zoom meeting. There are other requirements that you must comply with in your bankruptcy case and they are not discussed in these Instructions.<sup>1</sup> If you do not have an attorney and have questions about your bankruptcy case, you can seek free legal advice from the Chicago Bankruptcy Help Desk by calling (312) 229-6344. Your chapter 7 trustee cannot provide you with legal advice.

### **To register for and participate in your meeting, you must do the following:**

1. You and your attorney (if you have one) must fully complete the one-page Zoom Registration Form (“Registration Form”) found below. In the case of joint debtors, each debtor must sign the Registration Form. You must also provide any information, including a current email address, requested by your chapter 7 trustee necessary to establish a Zoom connection.
2. At least 7 days before your meeting date, you must send the completed and signed Zoom Registration to your case trustee either by the trustee’s portal, or U.S. Postal Service, overnight courier or email.<sup>2</sup>
3. To participate in a Zoom video conference, you or your attorney (if you have one) must have a device (computer, smart phone, tablet) with a camera and microphone. The operating system used by most devices will enable you to access Zoom via the internet without having to download the Zoom app. If you do need to download the Zoom mobile app, you can do so from the App

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<sup>1</sup> For example, your case trustee may require that you provide other documents, including a copy of your photo ID and Social Security card, prior to the creditor meeting. You and your attorney have a responsibility to comply with these case trustee requests.

<sup>2</sup> If you send your documents by email, you are acknowledging that email is not a secure method of transferring information.

Store for free.

4. Approximately 2 days before your meeting date, your case trustee will send you (and your attorney if you have one) a link to your Zoom Meeting. On the date and time of your meeting, you will click the link or dial in to join your meeting.

5. You should treat your meeting as if you would an appearance in court. As you will be on video, your behavior, attire and background should be appropriate for the occasion. Additionally, during your meeting, you must be in a location free from excessive noise or disruption that would impede or interrupt your testimony. If there is excessive noise or disruptions, your case trustee may have to reschedule your meeting to another date.

6. At the time of your meeting, you must have with you documents to verify your identification and social security number. You may be asked to display them for your chapter 7 trustee on camera.

7. *Only in rare cases* if you are appearing by telephone instead of video, **AND do not have an attorney who can verify your identification during your meeting**, after your meeting, you must submit to the chapter 7 trustee a signed and completed **Declaration and Verification of Identification and Social Security Number Form**. If this applies to you, you will also need to include copies of the documents referenced on your Verification of Identification and Social Security Number Form that you and your attorney or notary used to verify your identification and social security number. A form and documents must be submitted for each debtor in the case. This information must be submitted within 7 days after your meeting, and the trustee will continue your meeting until those documents are received.

*\*\*\*If you have any questions or concerns about appearing by Zoom, please contact your attorney (if you have one). Otherwise, please contact you chapter 7 trustee.*

**To Creditors: If you are a creditor and would like to appear at the Section 341 Meeting, please contact the chapter 7 trustee's office by using the contact information on Line 5 of the Notice of Bankruptcy Case that you received from the Bankruptcy Court.**

**ZOOM REGISTRATION FORM**

**All Debtors Must Complete This Form and Submit to their Case Trustee**

Case No: \_\_\_\_\_

Debtor(s): \_\_\_\_\_

The undersigned Debtor(s) will appear via Zoom videoconference or teleconference at the Section 341 Meeting of Creditors, scheduled for \_\_\_\_\_, 20\_\_.

Debtor(s) and debtor(s)' attorney understand the limitations of videoconference technology and waive any claims or objections which may arise from conducting the Meeting by videoconference including, but not limited to, the disclosure of personally identifiable information.

Debtor(s) and debtor(s)' attorney further understand that it is Debtor(s)' and/or attorney's responsibility to ensure Debtor(s) will have adequate hardware and connectivity and that Debtor(s) will be in a location appropriate to conduct an adequate Meeting free from excessive noise and disruption. In their discretion, a trustee may require that Meeting be rescheduled.

DATED this \_\_\_ day of \_\_\_\_\_, 20\_\_

\_\_\_\_\_  
Debtor's Signature

\_\_\_\_\_  
Joint Debtor's Signature

\_\_\_\_\_  
Attorney for Debtor(s)' Signature

\_\_\_\_\_  
Attorney for Debtor(s)' Email Address

\_\_\_\_\_  
Debtor(s)' Email Address

\_\_\_\_\_  
Debtor(s)' Telephone Number  
*(Required if unable to join by video)*

Location of Debtor(s) During Meeting:

- With Attorney
- Separate from Attorney
- Pro se (debtor does not have an attorney)

***Any alteration to this form may cause the Meeting of Creditors to be continued.***

**DECLARATION AND VERIFICATION OF IDENTIFICATION  
AND SOCIAL SECURITY NUMBER FORM**

***[Only for Debtors Who Appeared by Telephone Either Without an Attorney  
or Whose Identity Was Not Verified by Their Attorney on the Record]***

Declaration to be completed by **each debtor**:

In re: \_\_\_\_\_ (Debtor's Name)

Bankruptcy Case No. \_\_\_\_\_

Date of § 341(a) meeting of creditors: \_\_\_\_\_

I declare as follows:

My name is: \_\_\_\_\_ (Print or type)

I personally appeared at the § 341(a) meeting of creditors on the date noted above.

In accordance with 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

\_\_\_\_\_  
Signature of Debtor

\_\_\_\_\_  
Date of Signature

Verification to be completed by **a notary or attorney**:

I have reviewed the form of identification indicated below, and viewed the Debtor, and confirm that the individual depicted on the photo identification is the Debtor who signed the Declaration above and is named on the subject bankruptcy petition, and I have attached a copy of:

- Driver's License      State and D.L.# \_\_\_\_\_
- State Issued ID Card      State and # \_\_\_\_\_
- Passport      Country/##/ Exp. Date \_\_\_\_\_
- Military ID      Branch /ID# \_\_\_\_\_
- Other      Describe/ID# \_\_\_\_\_

I have reviewed the debtor's social security number on the document indicated below, the social security number matches what was reported to the court on the debtor's bankruptcy case, and I have attached a copy:

- Social Security Card \_\_\_\_\_

- W-2 Year \_\_\_\_\_
- Other (describe) \_\_\_\_\_

In accordance with 28 U.S.C. §1746, I declare under penalty of perjury that the foregoing is true and correct. DATED this \_\_\_ day of \_\_\_\_\_, 20\_\_.

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Attorney for Debtor(s) or Notary