

## IMPORTANT INFORMATION REGARDING YOUR BANKRUPTCY CASE

To whom it may concern:

Pursuant to §341 of the Bankruptcy Code, an individual who files a bankruptcy case (a "debtor") must appear at an examination to testify under oath regarding their assets and liabilities. This examination is called "the First Meeting of Creditors," or "the 341." The Meeting is conducted by a bankruptcy trustee appointed by the Bankruptcy Court to oversee your case. The trustee will place you under oath and ask you a series of questions to verify your identity; examine your assets, liabilities, and financial affairs; confirm the accuracy of the paper work you filed with the Bankruptcy Court; ensure your entitlement to a discharge under the Bankruptcy Code; and inquire generally regarding your compliance with the bankruptcy process. Creditors may appear and ask questions.

The undersigned has been appointed as the Trustee in your case.

The Meeting will be conducted virtually, via Zoom, on the date, at the time, and with the log in information previously provided to you by the Bankruptcy Court, or by clicking [here](#) on the day of your meeting. Generally, there are 4 Meetings per half hour each lasting 7-10 minutes. When you log in to Zoom there will likely be another Meeting in progress. Please mute yourself until your meeting is called by the trustee. **Absent extenuating circumstances, you are expected to appear with your video on from a private, quiet location.** If you are unable to appear via Zoom with video, please contact the Trustee's office ASAP to make alternate arrangements. Similarly, if you are unable to appear on the date or at the time scheduled please contact the Trustee's office ASAP to reschedule. Additional information regarding the meeting can be accessed from the Office of the United States Trustee. See [links](#) below.

Prior to the Meeting you are to provide the trustee with certain documentation including:

- A. Proof of Social Security Number (Generally, a social security card or employer or government issued W-2 or 1099 with full social security number)
- B. Proof of Identity. (Generally, Driver's License or other State Issued ID)
- C. Most recently filed Federal Tax Return
- D. Pay stubs/advices for the 60 day period preceding the date of the filing of your case
- E. Statements for each depository and investment accounts, including checking, savings, and money market accounts, mutual funds, brokerage account, CashApp, Paypal, Crypto, etc. (for the

90 day period preceding the date of the filing of your case through the date of the Meeting)

**Please be sure that all of the documents you submit are legible.**

Unrepresented parties should upload documents to the Trustee by clicking on the [Trustee's Dropbox](#) link. For other means of secure document delivery please contact the trustee's office. PII (e.g., individual's social-security number, taxpayer-identification number, or birth date, the name of an individual, other than the debtor, known to be and identified as a minor, or a financial-account number), should never be sent by unsecured means! (In addition, to expedite your meeting, please complete this [Questionnaire](#).)

- o **Language interpreter and hearing impairment services**. Language interpreter and hearing impairment services are available for debtors at virtual 341 meetings at no cost to the debtor. Please let me know if you require one of these in advance of the Meeting.

#### **Meeting login information**

- o **1 click hyperlink**. [Meeting of Creditors - Zvi Guttman, Trustee](#)
- o **Manual**. Meeting ID: 341 341 2003; Passcode: 0341341341
- o **Audio only**: (301) 715 8592 (Meeting ID: 341 341 2003; Passcode: 0341341341) *Optional use by creditors and by debtors in extenuating situations only with prior permission from the Trustee.*

Document Upload for Unrepresented Parties or attorneys who cannot access the Trustee Portal – [Click here](#).

Informational Links from the Office of the United States Trustee:

[Best Practices for Debtors, Debtors' Attorneys, and Other Parties in Interest for Attending Virtual § 341\(a\) Meetings of Creditors in Chapter 7, 12, and 13 Cases](#)

[Instructions for Joining and Participating in a Zoom Meeting of Creditors](#).

I look forward to seeing you, albeit remotely, in the near future.