

## Meeting of Creditors Zoom Video Conference Guidelines

To ensure each meeting of creditors runs smoothly, counsel, debtors, and creditors should familiarize themselves with the following guidelines, which guidelines are required of all parties.

Before the § 341 meeting of creditors:

- a. Debtors, counsel, and creditors who intend to participate are to be at a set location, and not in transit, so that full attention can be given to the questions being asked.
- b. All parties will connect initially in MUTE and be placed in the Waiting Room.
- c. Participants with a device using the IOS operating system (iPhones, iPads or Apple computers) must download the free Zoom mobile app from the Apple store.
- d. Participants should test their connection to the meeting invitation link contained on the notice of case commencement at least one day prior to the video conference. When connecting through the Zoom application, participants will click “Join Meeting”. If prompted for a Meeting ID, please enter the last 11 numbers from the invitation link, this will always represent the Meeting ID. All parties should update their Screen Name to include full name (first and last) and, for debtors, the last 5 digits of their case number. For example: John Doe with case number 20-00001 would type in John Doe 00001. Creditors wishing to appear for a single case should likewise identify themselves including the case number. Creditors wishing to appear in more than one case are asked to kindly advise the Trustee in advance of the video conference to be allowed into the appropriate meetings of creditors. Upon testing the connection, participants will receive a message indicating “Waiting for the host to start this meeting”. This successfully completes the test.
- e. Counsel and any debtor not represented by counsel must submit a copy of the debtor’s government issued identification to the Trustee by 12:00 PM two (2) business days prior to the § 341 meeting. Failure to do so will result in a continuance. Identification documents should be uploaded by counsel as follows:
  - a. Chapter 7 cases: <https://documentdelivery.axosfs.com>
  - b. Chapter 13 cases: [www.13documents.com](http://www.13documents.com)

Counsel who do not have access to the document delivery portal should contact the Trustee within 7 days of the petition being filed to gain access.

Debtors who are not represented by counsel must email a copy of their government-issued identification as follows:

- a. Dothan Chapter 7 cases: [wcarn@billcarn.com](mailto:wcarn@billcarn.com)
- b. Montgomery Chapter 7 cases: [cwilkins@cbwlegal.com](mailto:cwilkins@cbwlegal.com)
- c. Opelika Chapter 7 cases:
  - a. Cases assigned to Trustee Wilkins: [cwilkins@cbwlegal.com](mailto:cwilkins@cbwlegal.com)
  - b. Cases assigned to Trustee Walding: [almb7trustee@waldinglaw.com](mailto:almb7trustee@waldinglaw.com)
- d. ALL Chapter 13 cases: [13Trustee@ch13mdal.org](mailto:13Trustee@ch13mdal.org)
- f. Participants must have the invitation link, case number, and government issued identification (for debtors) readily available prior to joining the meeting.

- g. If the debtor does not have video access, the debtor should submit a verified statement requesting to be excused from video appearance. The statement must be submitted seven days prior to the § 341 meeting and is available on the BA's website ([www.almba.uscourts.gov](http://www.almba.uscourts.gov)).

Joining the § 341 Meeting of Creditors:

- a. Follow the meeting invitation link provided on the notice of case commencement. As noted above, participants should update their Screen Name as necessary so the Trustee can see both first name and last name and last 5 digits of the case number, which allows the Trustee to determine which participants to invite into the meeting from the virtual waiting room. For example, when joining from an iPhone, the Screen Name will automatically populate with "John's iPhone". In this instance, the Screen Name should be updated to include full name (first and last name) and last 5 digits of the case number like this: John Doe 00001.
- b. If the Trustee has not yet joined the conference, participants will receive a message indicating "Waiting for the host to start this meeting." Once the Trustee starts the meeting, all participants will join the video conference on MUTE in the virtual waiting room. Participants will see a message indicating "Please wait, the Trustee will let you in shortly." There is no audio available in the virtual waiting room.
- c. When the Trustee calls a case, the Trustee will move participants into the video meeting room. If connecting using a cell phone, you will be prompted to join audio either "Call Over Internet" or "Dial in." Please select "Call Over Internet" which will automatically connect your audio, provided your internet service is sufficient. If you select "Dial In", you will select either number to dial, the audio will request a Meeting ID and Participant ID; however, the system will enter these for you (after a brief pause) and you DO NOT need to either. Once the phone connects, you will receive a message indicating "you are in the meeting now" and you should stay connected and go back to the Zoom meeting.
- d. Speak clearly and hold the camera steady. Limit all background noise while your meeting is being held.
- e. Be mindful of your background. If your computer is facing a window, the bright light will interfere with your camera and create a washed-out image. For best results, make sure any primary source of lighting is in front of you and close any blinds on windows behind you.
- f. Only debtors and their counsel as well as creditors or interested parties will be allowed on the connection, i.e., no "moral support" or supplementary answers to be provided by friends or family.
- g. Any appearances by debtors without their counsel also present at the appointed time will result in a continuance.