

**IMPORTANT**  
**READ THIS WELL BEFORE YOUR MEETING OF CREDITORS**

**In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.**

**To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.**

- You must use a touch-tone phone.
  - Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
  - Use a landline phone and not a cell phone, if possible.
  - Do not use the speaker phone function.
  - Make the call from a quiet area where there is as little background noise as possible.
  - Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
  - Unmute your phone when the trustee calls your case so that the trustee can hear you.
  - Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
  - When speaking, identify yourself.
  - Do not put the phone on hold at any time after the call is connected.
  - If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
  - Once your meeting of creditors is finished, hang up.
  - If you become disconnected before your meeting of creditors is finished, call back.
  - If you are calling in from another country, please see the additional information available at:  
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Idaho Driver's License) ***and*** proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
  - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether that the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and

whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.

- Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail / email / send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
- Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
- The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.