United States Bankruptcy Administrator



Middle District of North Carolina

101 South Edgeworth Street

Greensboro, North Carolina 27401

March 26, 2020

**CHAPTER 13 341 MEETINGS OF CREDITORS: TEMPORARY POLICIES AND PROCEDURES**

The President of the United States has proclaimed that the worldwide pandemic Coronavirus (COVID-19) outbreak that has reached the United States constitutes a national emergency, and the Governor has declared a state of emergency for the State of North Carolina. The Centers for Disease Control and Prevention and other public health authorities have advised taking precautions to reduce the possibility of exposure to the virus and slow the spread of the disease, and several North Carolina counties have issued “stay at home” orders as a precautionary measure.

Based on the above, the U.S. Bankruptcy Administrator for the Middle District of North Carolina has approved the implementation of the following temporary policies and procedures with respect to all Chapter 13 Meetings of Creditors:

**Beginning on April 17, 2020, and continuing until further notice, all Chapter 13 Meetings of Creditors shall be held telephonically.** Debtors, their counsel, and creditors or other interested parties should not report to the physical location where the 341 Meeting is originally scheduled. Instead, all parties should plan to appear remotely by telephone. Counsel may request Debtors appear at their offices, in their own discretion. THE TELEPHONIC MEETINGS WILL BE RECORDED.

**To obtain the call-in number and time for each case:** A few days before the 341 Meeting an updated 341 calendar will be posted on the calendar page of the Court’s website. The updated calendar will provide a call-in number and time for each case. Attorneys should provide the call-in number and time to your clients.

**In order to enable the Trustee to verify the identity of the Debtor(s)**, a copy of each Debtor’s driver’s license or government issued picture ID must be sent to the Trustee at least two business days before the 341 Meeting.

**All parties to any telephonic 341 Meeting will be required to observe the following telephone etiquette guidelines:**

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|  | 1. | Mute the call until your case is called. DO NOT place the call on hold. |
|  | 2. | Speak clearly. |
|  | 3. | Limit all background noise while your case is being held. |
|  | 4. | DO NOT use a speaker phone unless two or more persons are appearing on the same line (for example, a Debtor and counsel or joint Debtors). |
|  | 5. | Debtors without phone access should consult with their attorney as to how to proceed. |
|  | 6. | All parties appearing on the call, including counsel and creditors, are to be at a set location and not in transit. Full attention to the questions being asked will be expected. |
|  | 7. | Only Debtors and their counsel, along with creditors or interested parties, will be permitted on the call. Supplementary answers provided by friends or family cannot be allowed. |

**Counsel are requested to notify the Trustee in advance, when possible, if it becomes apparent that any Debtor will be unable to appear at a telephonic hearing.** Counsel should also be aware that the Trustee will not conduct any telephonic 341 Meeting on which an attorney representing the Debtor(s) does not appear. Pro Se Debtors will be allowed to appear without counsel.

**These temporary policies and procedures do not affect a Debtor’s obligation to submit all other necessary documents to the Trustee.** Tax returns and pay advices should continue to be submitted to the Trustee prior to the 341 Meeting.

Thank you in advance for your patience and cooperation in implementing these temporary changes. If you have any questions or concerns, please contact the respective Trustee’s office.

Date: March 26, 2020