

**NOTICE REGARDING MEETINGS OF CREDITORS  
CHAPTER 13 MEETINGS OF CREDITORS  
KNOXVILLE (NORTHERN) AND  
GREENEVILLE (NORTHEASTERN DIVISION)**

**DEBTORS ARE REQUIRED TO APPEAR BY TELEPHONE.** Debtors need to consult with their attorney to determine whether the telephonic participation for your creditor meeting will occur by you being physically present in your attorney's office; or, whether you will participate telephonically from a location outside your attorney's office by conference call with your attorney. If participating by conference call, it will be necessary for you to provide your attorney with a telephone number whereby your attorney and/or the Chapter 13 Trustee can call you to conference you into the telephonic creditor meeting on the date and time of your creditor meeting. If for any reason you cannot participate telephonically on the scheduled date of your creditor meeting, you need to please advise your attorney in advance of the meeting. If the Chapter 13 Trustee, debtor and/or debtor's counsel cannot participate telephonically, the creditor meeting will be continued to a future date and time docketed with the Bankruptcy Court.

**PRO SE DEBTORS and CREDITORS** participating electronically need to call the Trustee office on the date and commencement time of the scheduled creditor meeting by dialing: 524-4995 (for Creditors within the 865-area code); 800-538-7745 (for Creditors in the State of Tennessee but outside the 865 area code); and 1-865-524- 4995 (for Creditors located outside the state of Tennessee). Please enter **extension** 408, and then when prompted for **conference ID** number enter 480#; and, upon being prompted for the **conference password** enter 480#; and, you will be joined to the creditor meeting.