

# **How to Create and Upload a List of Creditors to CM/ECF**

January 29, 2021

Pursuant to Rule 1007(a)(1) of the Federal Rules of Bankruptcy Procedure, the filing of a voluntary petition shall include a voluntary petition and a list containing the name and address of each creditor. This list is commonly referred to as a matrix. If a matrix is not properly uploaded for service purposes through CM/ECF, a case may be dismissed.

When a new voluntary petition is filed, it is very important that a complete list of all creditors' names and addresses where notices should be sent is uploaded into CM/ECF so these creditors will promptly receive a *Notice of Meeting of Creditors* (341 Notice) and other bankruptcy notices and orders entered by the court.

## **Create a List of Creditors**

Using Windows Notepad, prepare a document listing the creditors and their mailing addresses in a single column, left justified, with one blank line between each address.

### **Guidelines for List of Creditors**

- Creditor's name must be on the first line and may contain no more than 50 characters.
- City, state, and zip code must be on one line and must be on the last line of the address.
- Nine-digit zip codes must contain a hyphen.
- Names and addresses must be flush against the left margin.
- Each address line may contain no more than 40 characters.
- No more than five lines of information per creditor.
- Each creditor must be separated by one blank line.
- In addition to the schedules, the debtor in a case under any chapter shall file a list of creditors in a mailing matrix format as a PDF attached to the voluntary petition, as well as upload the complete list of creditors to CM/ECF.

### **Do Not Include**

- Account numbers, phone numbers, or amounts owed.
- Symbols or special characters in the address lines (i.e., #, %, &, |, etc.).
- Headers/footers, titles, page numbers.
- Names and addresses of the debtor(s) or attorney for debtor(s).

Example:

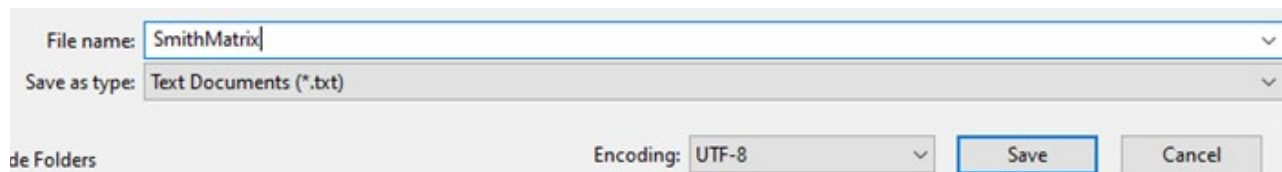
Creditor One  
PO Box 123456  
Anywhere, AL 35555

Creditor Two  
One Creditor Drive  
Suite 1111  
Anywhere, AL 35555

Creditor Three  
456 Creditor Lane, Apt 123  
Anywhere, AL 35555

Creditor Four  
PO Box 654321  
Anywhere, AL 35555

- After all creditors have been added, save the document as a **Text Documents (\*.txt)** file by selecting **File > Save As >**
- Navigate to the location on your computer or network where the list of creditors will be stored.



- Type the **File name** for the list of creditors (such as debtor name or case number); for example, SmithMatrix or 21-12345.
- The **Save as type:** should be Text Documents (\*.txt).
- Click the **Save** button to save the list of creditors file to your computer.

### **Upload the List of Creditors to CM/ECF**

- Select **Bankruptcy > Creditor Maintenance > Upload list of creditors file.**
- Enter the Case number and select **Next.**
- Browse to the location on your computer where you saved the list of creditors and select the **.txt** file.
- Select **Next** to upload the creditors in CM/ECF.
- A confirmation screen will display indicating the number of creditors that will be uploaded to CM/ECF.
- Click **Submit** to complete the upload.

Review the list of creditors to verify that all creditors uploaded correctly in CM/ECF by selecting **Reports > List of Creditors.**