

Creditor Matrix

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Overview

- ◆ A creditor matrix contains each creditor's name and mailing address. This matrix is used for noticing the meeting of creditors and also for other noticing and claims information when applicable.
 - It is necessary for the Clerk to have this matrix in order for the case to proceed expeditiously and efficiently.
- ◆ It is the debtor's responsibility to submit a complete creditor matrix immediately upon filing the petition in all Chapter 7 and Chapter 13 cases, and those Chapter 11 cases with 200 or fewer creditors.
 - If an incomplete matrix is submitted, it is the debtor's responsibility to send notice of the meeting of creditors to the creditors who were not served by the Court and a file a Certificate of Service with the Court.
- ◆ The debtor should not upload a creditor matrix in Chapter 11 cases with more than 200 creditors (refer to L.R. 2002-1(f) for procedures for motioning the court for a claims agent).
- ◆ If a jointly administered Chapter 11 Case converts to Chapter 7, the debtor's counsel, (or the Case Trustee if one is appointed), must provide the Clerk's Office with a separate matrix for each converting case.
- ◆ In chapter 11 cases, if you have more than 200 creditors, be sure to add the following five (5) agencies to your creditor matrix:

Securities & Exchange Commission

Secretary of the Treasury
100 F Street, NE
Washington, DC 20549

Securities and Exchange Commission

New York Regional Office
Attn: Andrew Calamari, Regional Director
Brookfield Place
200 Vesey Street, Suite 400
New York, NY 10281-1022

Internal Revenue Service

P.O. Box 7346
Philadelphia, PA 19101-7346

Delaware State Treasury

820 Silver Lake Blvd., Suite 100
Dover, DE 19904

Secretary of State

Division of Corporations
Franchise Tax
P.O. Box 898
Dover, DE 19903

Format

- ◆ The creditor matrix must be in .txt format before it can be successfully uploaded into the CM/ECF system. All other file types within CM/ECF will be portable document format (PDF) files.
- ◆ The following instructions will guide you to correctly format a creditor matrix, save it as a .txt file, and upload the file into CM/ECF. These instructions assume you have already accessed and logged into CM/ECF (see How to Access CM/ECF).

Creditor Matrix Formatting Specifications

- The matrix must be in .txt format. [Click here](#) for information on how to save/convert the creditor matrix file with a .txt extension.
- All entries should conform to the CM/ECF style conventions for names and addresses.
- Names and addresses must be in a single, left justified column (flush against the left margin). Multiple columns of names and addresses will not be accepted.
- The first character of each line must be either alpha (a-z) or numeric (0-9). No special characters, #, ~, *, (), [], { }, &, . , etc, or a space may be in the first position.
- Each creditor must be separated by two blank lines.
- Each line may contain no more than 40 characters including spaces.
- The name and address of each creditor cannot exceed six (6) lines.
- Line one should be the name of the creditor.
- Line two should be either the company name or the first line of the address. "Attention" lines should be placed in line two.
- Additional lines should be used to complete the address, with the city, state, and ZIP code on the last line. There must be a comma placed immediately after the city name.
- All states must be two-letter abbreviations.
- Nine digit ZIP codes must be typed with a hyphen separating the two groups of digits.
- Duplicate entries must be removed from the matrix.
- **Do not** include account numbers in the address lines.
- **Do not** include the case name, case number, page numbers, headers, footers, etc.

DO NOT PUT ANY OTHER INFORMATION ON THE MATRIX - IT IS FOR CREDITORS ONLY.

Foreign Addresses:

The **last address line** of a foreign address **must** have the country name or APO destination in all CAPITAL LETTERS. Foreign addresses should conform with Official USPS guidelines. See USPS website for [International](#) or [APO/FPO/DPO](#):

How to Save/Convert the Creditor Matrix File with a .txt Extension

Step	Action						
1	After creating the creditor list in WordPerfect or Microsoft Word, open the file.						
2	Once the file is displayed on the screen, click [File] on the WordPerfect or Microsoft Word menu bar to display the drop down menu.						
3	Select [Save As] from the menu.						
4	<p>Select the file type.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: yellow;"> <th style="text-align: center;">If in...</th> <th style="text-align: center;">Then...</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><i>WordPerfect</i></td> <td>➤ Click the drop down menu arrow in the [File Type] box, and select the file type [ASCII DOS Text]</td> </tr> <tr> <td style="text-align: center;"><i>Microsoft Word</i></td> <td>➤ Click on the drop down box arrow in the [Save As Type] box, and select the file type of [Text Files (*.txt)] or [Text Only (*.txt)]</td> </tr> </tbody> </table>	If in...	Then...	<i>WordPerfect</i>	➤ Click the drop down menu arrow in the [File Type] box, and select the file type [ASCII DOS Text]	<i>Microsoft Word</i>	➤ Click on the drop down box arrow in the [Save As Type] box, and select the file type of [Text Files (*.txt)] or [Text Only (*.txt)]
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<i>Microsoft Word</i>	➤ Click on the drop down box arrow in the [Save As Type] box, and select the file type of [Text Files (*.txt)] or [Text Only (*.txt)]						
5	<p>Enter the file name in the [File Name:] box. (The system will provide a file name with the name you type with a .txt extension)</p> <p>NOTE: the preferred practice is to use the debtor name as the file name. This will allow you to prepare and save the creditor matrix before you open the case and obtain a case number.</p> <p style="text-align: center;"><i>Example names are:</i></p> <p style="text-align: center;">gary_grant_matrix.txt</p> <p style="text-align: center;">acme_enterprises_matrix.txt</p>						
6	Click the [Save] button.						

How to upload a Creditor Matrix into CM/ECF

Step	Action						
1	Access the CM/ECF system						
2	Click [Bankruptcy] > Click [Creditor Maintenance]						
3	Click [Upload a creditor matrix file]						
4	Enter the case # in yy-nnnnn format, including the hyphen > Click [Next] . NOTE: If the system prompts that you have entered an invalid case number, click the browser's [Back] button and enter the correct number.						
5	The Load Creditor Information screen will display. Use the Browse feature to navigate to the appropriate directory and file of the creditor matrix file. <i>To do this:</i> <ul style="list-style-type: none"> ➤ Click on the [Browse] button to display the File Upload screen ➤ Click in the Look In box and select the appropriate drive name. ➤ Change the Files of types: to Text (*.txt) or All Files. ➤ Highlight the appropriate text file with a click of the mouse. 						
6	For quality assurance, right-click with the mouse and select [Open] from the pick-list that is displayed. <ul style="list-style-type: none"> ➤ Verify that this is the correct matrix file for this case. Close or minimize the Adobe Acrobat reader by clicking on "X" in the upper right-hand corner. ➤ If correct, double-click the PDF file to select it or click the [Open] button to attach the matrix file to the bankruptcy case > Click [Next]. 						
7	<p><i>The Total Creditors Entered screen appears.</i></p> <table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; color: blue;">If...</th> <th style="text-align: center; color: blue;">Then...</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <p>The total number of creditors entered is not the same as the total number of creditors on the submitted matrix . . .</p> </td> <td style="vertical-align: top;"> <p>Click the browser [Back] button to return to the screen you need to correct.</p> <p>Then process the screens again with the respective [Next] or [Submit] buttons.</p> </td> </tr> <tr> <td style="vertical-align: top;"> <p>The total number of creditors displayed is correct . . .</p> </td> <td style="vertical-align: top;"> <p>Click the [Submit] button.</p> </td> </tr> </tbody> </table>	If...	Then...	<p>The total number of creditors entered is not the same as the total number of creditors on the submitted matrix . . .</p>	<p>Click the browser [Back] button to return to the screen you need to correct.</p> <p>Then process the screens again with the respective [Next] or [Submit] buttons.</p>	<p>The total number of creditors displayed is correct . . .</p>	<p>Click the [Submit] button.</p>
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8	<p>The Creditor Receipt screen displays. The information displayed confirms the number of creditors added to the case.</p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: center; color: blue;">If...</th> <th style="text-align: center; color: blue;">Then...</th> </tr> </thead> <tbody> <tr> <td data-bbox="282 331 743 394">You have additional creditor matrices to enter for different cases</td> <td data-bbox="781 331 1365 394">Click [Return to Creditor Maintenance] and repeat the process for each creditor matrix.</td> </tr> <tr> <td data-bbox="282 447 743 478">You have no other matrices to add</td> <td data-bbox="781 447 1390 510">Select [Logout] or select another option on the Main Menu Bar.</td> </tr> </tbody> </table>	If...	Then...	You have additional creditor matrices to enter for different cases	Click [Return to Creditor Maintenance] and repeat the process for each creditor matrix.	You have no other matrices to add	Select [Logout] or select another option on the Main Menu Bar.
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NOTE: If a creditor matrix is submitted to the Court and we are not able to upload the matrix due to a large number of unrecognizable characters, the disk will be returned to the Claims Agent or Debtor's counsel to correct and resubmit. It is requested that that the corrected disk be returned to the Court in 2 to 3 days.