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

Overview

Pursuant to Rule 1007(a)(1) of the Federal Rules of Bankruptcy Procedure, the filing of a voluntary petition shall include a list containing the name and address of each creditor. This list, commonly referred to as a matrix allows creditors to promptly receive a *Notice of Meeting of Creditors* (341 Notice) and other bankruptcy notices and orders entered by the court. If a matrix is not properly uploaded for service purposes through CM/ECF, a case may be dismissed.

Guidelines for the 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 uploading the creditor matrix as a .txt file through CM/ECF using the procedure below, the debtor in a case under any chapter must also attach the list of creditors to the voluntary petition.

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)

Procedure

1. Create a list of creditors.

- a. 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.

- i. Example:

Creditor One
PO Box 123456
Anywhere, AL 35555

Creditor Two
One Creditor Drive
Suite 1111
Anywhere, AL 35555

- b. After all creditors have been added, save the document as a Text Document (*.txt) file by selecting File > Save As >
 - c. Navigate to the location on your computer or network where the list of creditors will be stored.
 - d. Type the File name for the list of creditors (such as debtor name or case number); for example, Smith Matrix or 21-12345
 - e. The Save as type: should be Text Documents (*.txt)



SmithMatrix

Plain Text (*.txt) ▼

[More options...](#)

 Save

- f. Click the Save button to save the list of creditors file to your computer.

2. Upload the List of Creditors to CM/ECF

- a. Select Bankruptcy > Creditor Maintenance > Upload list of creditors file.
 - b. Verify the case number and select Next.
 - c. Browse to the location on your computer where you saved the list of creditors, and select the .txt file.
 - d. Select Next to upload the list of creditors in CM/ECF.
 - e. A confirmation screen will display indicating the number of creditors that will be uploaded to CM/ECF.
 - f. Click Submit to complete the upload.

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