

How to File a Matrix

There are essentially three parts to this action. Depending upon your needs, click on the steps below:

- ! Rules for Preparing the List of Creditors
- ! Conversion of the List to the .txt format
- ! Uploading the List to the ECF System

Preparing the List of Creditors for the Mailing Matrix

It is the debtor's responsibility to file an accurate creditor mailing matrix, (*a list of the names and addresses of creditors*) with the petition. This list is used to mail notices to creditors, so it is very important to take care in entering creditor names and addresses correctly.

Note: Lack of proper notice may result in no discharge as to a creditor not listed correctly or additional costs to the debtor as changes and corrections are requested.

Rules for properly formatting a creditor mailing matrix :

1. Names and addresses must be aligned left (*flush against the left margin, no leading blank spaces.*)
2. Do not include page numbers, headers, footers, etc.
3. The information must be on five lines or less per creditor.
4. Each line may contain no more than 40 characters.
5. The creditor's name must be on the first line. Put the first name first, any middle initial then the last name.
6. Use the second line for c/o (care of) or Attention: information.
7. If you have a physical address and post office box information, list the P.O. Box information not the physical address.
8. City and state abbreviation and ZIP code must be on the last line. (*If the address only needs to use four lines the city and state are on the fourth line.*)
9. All states must be the standard two-letter abbreviations.
10. **Five-digit ZIP codes only.**

11. Each creditor's name and address must be separated by at least one blank line.
12. **DO NOT USE SPECIAL CHARACTERS SUCH AS %, (), or []**. These characters will interfere with software used by the Bankruptcy Noticing Center.
13. **DO NOT, ABSOLUTELY DO NOT, INCLUDE ACCOUNT NUMBERS.**
14. Lists of **amended creditors must only contain the *added creditors***. Since amended creditors are filed with the motion as a PDF document, lists of more than 50 added creditors must be submitted on disk clearly identifying the case name and number for the Clerk's office.
15. Do not include the names and address(es) of the debtor, debtor's counsel or the U.S. Trustee on the matrix as the ECF program will add them automatically.

Examples are as follows:

ABC Corp.
123 Main Street
Any town, MA. 02003

Dr. O. W. Holmes, Jr.
Medical Affiliates and Diagnostics
Suite 50
321 First Avenue
Nice town, MA 01006

It is very important to state accurately each creditor's name and address. One of the most common errors attorneys make in preparing schedules, the creditor mailing matrix and even motions is the failure to identify creditors correctly. For example, the names of corporations almost always end in "Inc." or "Corp." or "Corporation" or in the case of national banks, "N.A." Citibank Financial Corp. is not the same company as Citibank, N. A., and describing the creditor's entire name as "Citibank" usually indicates a problem with the information. "Beneficial" or "Sears" is a part of the name of a corporation, it is not the entire name. A large corporation will often have many subsidiaries with names similar to that of the parent. Even then there may be problems because a lender may have assigned the note to a second lender, which then requires the borrower to make payments to a servicing agent. In such a situation, the creditor is the second lender, not the first lender and not the servicing agent (*although notifying the servicing agent is a good idea*).

When adding creditors to the Creditor Mailing Matrix, include in the amendment to the Matrix **only the new creditors**. See MLBR 1009-1 Include the amended Creditor Matrix as separate page(s) in the same PDF document that contains the amended Schedules adding those creditors.

TIP: Unlike the matrix which is uploaded directly into the ECF creditor database, an Amended Matrix is filed as a .PDF document.

After selecting Bankruptcy from the Main Menu, select the Other category to find the Amended Matrix Event.

How To Convert a List of Creditors File with one with a .txt Extension

The Matrix, or a list of creditors containing each creditor's name and mailing address to be used for noticing and claims information must be in an **ASCII file format** with an appropriate text extension such as **.txt** before it can be successfully uploaded into the ECF System.

Step 1 After creating the creditor list in WordPerfect or Microsoft Word, open the file. Click on **File** in the WordPerfect or Microsoft Word toolbar and display the drop down list.

Step 2 Click **Save As** in the drop down list.

If in Microsoft Word, Skip to **Step 4**. If in WordPerfect proceed to **Step 3**.

Step 3 Click the drop down menu arrow in the **File Type** box.

1. Select the file type ASCII DOS Text.
- Proceed to **Step 5**.

Step 4 If in Microsoft Word:

- Click on the drop down box arrow in the *Save As Type* box
- Select the file type of Text Files (*.txt) or Text Only (*.txt).

Step 5 Enter the file name in the File Name: box. *(The system provides the same*

file name with a .txt extension.)

Step 6 Click the **Save** button.

How to Upload a Creditor Matrix to ECF

The List of Creditors must be in an ASCII text format, usually a .txt file, before it can be successfully uploaded. If you have not prepared your matrix and saved in ASCII text format, refer to the preceding procedures.

The process of uploading a list of creditors .txt file is described below.

- Step 1** After accessing the ECF System using the Netscape Navigator or Microsoft's Internet Explorer web browser, click on the **Bankruptcy** hyperlink on the Main Menu.
- Step 2** The **BANKRUPTCY EVENTS** screen appears. Click on the Creditor Maintenance hyperlink.
- Step 3** The **CREDITOR MAINTENANCE** screen appears. Click on Upload a creditor matrix file hyperlink.
- Step 4** The **UPLOAD A FILE** screen appears. Enter the case number in yy-nnnnn format, including the hyphen.

Note: If the system prompts that you have entered an invalid case number, click the browser **Back** button and enter the correct number.

- **Be careful.** Check to see that you have entered the correct case number, otherwise, you will load creditors into the wrong case file. Noticing the wrong parties will cost money and could potentially result in the dismissal of the correct case for failure to file a matrix.
 - Click the **Next** button to continue.
- Step 5** The **LOAD CREDITOR INFORMATION** screen will display. There are two methods to enter the directory and file name of the List of Creditors.

Type in the full path of the directory and filename of the List of Creditors file. Or, alternatively, use the Browse feature to navigate to the appropriate directory and file of the List of Creditors file. To do this:

- Click on the *Browse* button to display the **FILE UPLOAD** screen.
- Click in the Look In box and select the appropriate drive name.

- Change **File types:** to Text (*.txt) or (*.*) All Files.
- Highlight the appropriate text file with a click of the mouse.
- For quality assurance, right-click with the mouse and select **Open** from the pick-list that is displayed.
- 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 of the screen.
- If correct, double-click the .txt file to select it or click on **Open** button to attach the matrix file to the bankruptcy case.
- You will only be allowed to upload creditors once. Additional creditors may be added by Motion after the \$26. Fee is paid.
- Click on the **Next** button to continue.

Step 6 The **TOTAL CREDITORS ENTERED** screen appears.

- If the total number of creditors entered is not the same as the total number of creditors on the submitted matrix, click the browser **Back** button and research the error.
- If the total number of creditors displayed is correct, click on the **Submit** button.

Step 7 The **CREDITOR RECEIPT** screen appears.

- The information displayed confirms the number of creditors added to the case.

Step 8 For multiple cases, click on the Return to Creditor Maintenance menu hyperlink to continue and repeat Steps 4 - 6 for each List of Creditors. If there are no other matrices to add, select *Logout* or select another option on the Main Menu bar.

Step 9 To verify or view listing of creditors **Select Query** from the Main Menu bar. Type in the case number and select **RUN QUERY**.

- Step 10** The **Query** screen will appear.
- Step 11** Select **Creditor** hyperlink from the Main Menu, the creditors selection screen will appear.
- Step 12** Select creditors for creditor type and click **RUN QUERY** and the listing of creditors will appear.