

List of Creditors (Creditor Matrix) Instructions

*The instructions in this document are intended
for bankruptcy filers who file without the help of an attorney.
(These filers are known as pro se filers.)*

*This document describes: what a List of Creditors is, why a List of Creditors is important,
how to create a List of Creditors, and how to submit it to the court.*

Table of Contents

Getting Help	1
What is a List of Creditors?.....	2
When must I submit a List of Creditors?.....	2
Filing a List of Creditors with Converted Cases	2
What happens to the List of Creditors after it is submitted to the Court?	2
Who creates the List of Creditors?.....	3
How do I prepare the List of Creditors?	3
Content.....	3
Completeness and Accuracy.....	3
General Guidelines	4
Names and Addresses	5
Creating a List of Creditors using a Computer	5
Saving the List of Creditors File.....	5
Copying the List of Creditors File to Electronic Media	6
Submitting the List of Creditors to the Court	6
What if I need to make changes to the List of Creditors?.....	6
Appendix A – Sample List of Creditors List	7

Getting Help

If you have any questions concerning the List of Creditors or these instructions, please contact the U.S.

Bankruptcy Court for the Southern District of California at (619) 557-5620.

What is a List of Creditors?

When you file a voluntary petition under any bankruptcy chapter, you the debtor (or your attorney, if you use one) must prepare a List of Creditors and submit it to the Court. **The List of Creditors is essentially a mailing list of creditors to whom you owe money.** This mailing list contains all your creditors' and/or equity security holders' name(s) and addresses. (The List of Creditors was previously known as a *creditor matrix*.)

To see a sample List of Creditors, see **Appendix A**, which can be found at the end of this document.

When must I submit a List of Creditors?

In addition to the voluntary petition and various schedules required by the Federal Rule of Bankruptcy Procedure 1007, a **List of Creditors mailing list is required** by Local Bankruptcy Rule 1007-1.

A List of Creditors is required if **one** of the following conditions occurs:

- a. A new petition is filed.
- b. A case is converted.
- c. A Balance of Schedules or Amendment to Schedule of Debts and/or Schedule of Equity Security Holders to a case is filed, which adds, deletes, or changes creditor address information on the debtor's Schedule of Debts and/or Schedule of Equity Security Holders.

Note

The List of Creditors is a document separate from the amended schedules. The List of Creditors must be submitted with the Amendment or Balance of Schedules. It may not be used to substitute for any portion of the schedules.

Filing a List of Creditors with Converted Cases

- a. When converting a Chapter 13 case to another chapter, you must list **all** creditors on the List of Creditors when the conversion is filed.
- b. For Chapter 7, 11, or 12 cases converted to another chapter, you need list **only post-petition creditors** on the List of Creditors. The List of Creditors must be filed with the post-petition Schedule of Debts and/or Schedule of Equity Security Holders. If there are no post-petition creditors, a declaration stating this is required.

What happens to the List of Creditors after it is submitted to the Court?

When you submit an electronic version of the List of Creditors to the Court, the case administrator assigned to that case electronically adds the List of Creditors to the bankruptcy case file.

The List of Creditors information then is used by the Bankruptcy Noticing Center (BNC) to send mailed

notices of case activity to the creditors and/or equity security holders.

Who creates the List of Creditors?

You the debtor (or other such person as the Court may order) are responsible for creating the List of Creditors.

If you are a partnership or corporation, you must be represented by an attorney, who then creates your List of Creditors. If you use an attorney, your attorney must prepare a List of Creditors in accordance with the procedures found in the **CM/ECF Procedural and Resource Manual**, which written specifically for attorneys. This manual is available on the Court's Web site. Visit www.casb.uscourts.gov; click on **CM/ECF**, then **CM/ECF Resources**.

How do I prepare the List of Creditors?

You can prepare a List of Creditors by creating one using a computer and word-processing software. After completing the List of Creditors, you then submit the List of Creditors to the Court as a .txt file on electronic media (such as a CD, DVD, or flash / thumb drive).

When you prepare a List of Creditors, you must follow specific guidelines.

Note

Failure to follow these guidelines in preparing the List of Creditors may cause the voluntary petition to be rejected.

To see a sample List of Creditors, see **Appendix A**, which can be found at the end of this document.

Content

Each entry in the List of Creditors must contain the name and complete mailing address of each creditor and/or equity security holder.

Completeness and Accuracy

You the debtor (or other such person as the Court may order) are responsible for ensuring that the schedules, List of Creditors, equity holders' matrix, and the computer-readable data are complete and correct before submitting them to the Court.

If any changes need to be made to the List of Creditors after it has been submitted and filed, the Court is required to charge a fee for adding or deleting names and addresses.

The Court is not required to compare the names and addresses on the List of Creditors with those on the petition, Schedules of Debts, and Equity Security Holders.

General Guidelines

One column – The List of Creditors must be in a single column centered upon the page. Do not list name and address entries in multiple columns. The column must be at least 1.5 inches from the top, bottom, or side.

One name / one address – Each entry in the List of Creditors must contain only one creditor (or equity security holder) name and mailing address.

Number of lines – Each complete entry may contain a **maximum** of four lines only.

Number of characters – Each line in an entry can contain no more than 40 characters. Do not include any leading spaces. (Leading spaces are blank spaces at the beginning of a line.)

Blank Lines – Each complete name and address entry must be separated by at least one blank line.

Omit entities – Words such as *Debtor* and/or *Joint Debtor* must not be included.

Attn. / Account numbers – If the word *Attention* or *Attn.* or account numbers are included, they should be placed on the **second line of the entry** only. Account numbers cannot exceed 15 characters.

No uppercase and lowercase letters – Do not use all uppercase letters.

No bold or italic fonts – Do not use bold or italic fonts.

No page numbers – Do not number pages or include anything but name and addresses.

Type carefully – Carefully type each entry, and check them to ensure that they are accurate. For example, do not type the number "1" instead of the lower-case letter L or a lower-case letter L for the number "1".

No handwriting – No handwriting is allowed.

Names and Addresses

Addresses – The second line of each entry must be either a street address number or a P.O. Box. The word *P.O.* must include periods.

<i>Line 2</i>	200 South Main Street
<i>Examples</i>	or
	P.O. Box 241

State abbreviations – States must be two-letter abbreviations. Examples: CA for California, NY for New York, NV for Nevada, etc.

ZIP codes – ZIP codes must appear on the last line, following the city and state. Nine-digit ZIP codes must contain a dash between the first five digits and the remaining four digits; do not include a space. For example: 92101-6991.

Federal & State agency addresses – Certain federal and state agencies specify particular addresses to which notice of bankruptcy proceedings should be directed. The Court maintains form CSD 1271 – *Roster of State and Federal Agencies*, which is available to the public on the Court Forms page of the Court's Web site.

When listing an indebtedness to a federal or state agency **not** included on form CSD 1271 – *Roster of State and Federal Agencies*, the debtor and the debtor's attorney must use such an address as will effect proper notice to the agency.

United States Attorney – When listing an indebtedness to the United States for other than taxes, the debtor must include **both** the United States Attorney **and** the federal agency through which the debtor became indebted. The name and address of the United States Attorney must include the name of the federal agency in parentheses.

Example: U. S. Attorney for the Southern District of CA
(For Department of Education)
940 Front Street, Room 5152
San Diego, CA 92101-8800

Creating a List of Creditors using a Computer

When you prepare a List of Creditors using a computer, you may use any word-processing software (such as Microsoft Word or Notepad). Follow these specific instructions regarding saving the file and copying it to electronic media described here:

Saving the List of Creditors File

Filename – The List of Creditors filename must include either the debtor's last name or the case number, if one already is assigned; for example, *Johnson.txt* or *13-12345.txt*. Each file should be for one case only.

Filename extension – The List of Creditors must be a text-format file and have a **.txt** file extension. (This

ensures that the List of Creditors can be uploaded to the Court's CM/ECF system.)

To save the file as a text file with a .txt file extension when using word-processing software:

1. Click on the **File** menu option, then select **Save As**.
2. When you save the file and type the filename, a drop-down menu appears in your word-processing software. Name the file with your name (as debtor); for example, *Johnson*. The menu also allows you to save the file in various file types.
3. From the drop-down list, select the **Plain Text (.txt)** file type. This will add the .txt file extension to your filename.
4. Click on the **Save** button to save the document to your computer.
5. Confirm that your file is in .txt file format.

Copying the List of Creditors File to Electronic Media

After you have saved your List of Creditors file with its .txt file extension, save a copy on your computer as a backup. Then copy the .txt file to any of these forms of electronic media:

CD, DVD, or flash (thumb) drive

Only one file should be placed on the CD, DVD, or flash drive (thumb drive), and the file should be for one case only.

Submitting the List of Creditors to the Court

After you have prepared the List of Creditors and have copied the .txt file to electronic media, you can submit the electronic media at the Intake (Front Counter) area of the Jacob Weinberger United States Courthouse, 325 West F Street, San Diego, California 92101.

The Court's staff will upload the .txt file to the appropriate case, and the electronic media will be returned to you.

Note

When you submit the List of Creditors on electronic media, you do **not** need to provide an additional paper copy.

What if I need to make changes to the List of Creditors?

When you need to make a change to the List of Creditors or add to the List of Creditors, you must file a supplemental List of Creditors in the required format.

The supplemental List of Creditors should contain the added or changed creditors only. It must not repeat those creditors on the original List of Creditors.

When you delete a creditor(s), you must file an amended List of Creditors showing the deleted creditor(s).

Appendix A – Sample List of Creditors List

R.U. Adere, Esq.
2 Rushin Court
San Diego, CA 92189

Maria Careless 25
North Aria Blvd.
Grecian, NY 80062-4565

Charles Prince Productions
3 Diana Court
Balmoral, MD 12960

First City Nat'l Bank of Beaumont
P.O. Box 3391
Beaumont, TX 77704

General Nuisance Elimination
P.O. Box 1230
Baltimore, MD 20984

Kelley Appliances
Attn: Parts Division
362 9th Avenue, North
Seattle, WA 98109