

**OFFICIAL LOCAL FORM 1**  
**MATRIX LIST OF CREDITORS**

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. 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.

**Non-electronic filers** may file their matrix with the Court on paper, however, if there are more than 35 creditors on the list, the list must be filed on a CD or other USB storage device.

**Electronic filers** must file the matrix through the Court's ECF system first, as a pdf document then upload the same list as a .txt formatted document.

1. PDF document - Under the Bankruptcy Menu, select the "Misc/Other" submenu then select the "Matrix" event.
2. .txt formatted document – Under the Bankruptcy Menu, select the Creditor Maintenance submenu then select the "Upload list of creditors file" event.

**Both electronic and non-electronic filers must file the Verified Matrix Form which is available for downloading from the Court's website. ([www.mab.uscourts.gov](http://www.mab.uscourts.gov))**

Note: Matrices may not be filed by fax. (They are often unreadable to the Court's scanners.)

**RULES FOR PROPERLY FORMATTING A CREDITOR-MAILING MATRIX:**

1. Creditors must be listed in a single, left justified column containing as many pages as are required to list all creditors.
2. The margins at the top and bottom of the page must be at least one inch.
3. Page numbers or page headings must not be included in the list.
4. The matrix shall be produced with a quality computer printer or typewriter. Standard type shall be used.
5. If submitting on a CD or USB storage device please save the file as an ASCII text file, and write or label the CD or device with the debtor's name, address, attorney's name and contact information.
6. The name and address of each creditor is limited to five (5) lines and each creditor's name and address must be separated by at least one blank line.

7. Names and addresses must be aligned left (flush against the left margin, no leading blank spaces).
8. Each line may contain no more than 40 characters.
9. The creditor's name must be on the first line. Put the first name first, any middle initial then the last name.
10. Use the second line for c/o (care of) or Attention: [Insolvency Department].
11. If you have a physical address and post office box information, list both the P.O. Box information and the physical address.
12. The city/town and state abbreviation as well as the ZIP code must be on the last line. (If the address uses only four lines, the city/town, state and zip code should be on the fourth line.)
13. All states must be the standard two-letter abbreviations.
14. Nine-digit ZIP codes used must contain a hyphen separating the two sets of numbers.
15. **DO NOT USE SPECIAL CHARACTERS** such as %, ( ), or [ ]. These characters will interfere with software used by the Bankruptcy Noticing Center.
16. **DO NOT, ABSOLUTELY DO NOT, INCLUDE FULL ACCOUNT NUMBERS.**
17. **LISTS OF AMENDED CREDITORS MUST ONLY CONTAIN THE ADDED CREDITORS.**
18. Since amended creditors are filed with the motion as a PDF document, lists of more than 50 added creditors must be submitted on a CD or USB storage device clearly identifying the case name and number for the Clerk's Office.
19. 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  
321 First Avenue, Suite 50  
Nice town, MA 01006