

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.

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:

Non-electronic filers may file this form with the Court as a paper document or on a CD. Electronic filers must file this form in .pdf format and upload it in .txt format to the Court's ECF database as well. Both electronic and non-electronic filers must follow the same guidelines listed below.

1. Creditors must be listed in a single 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 not filed on a CD, an original of the matrix or an amended matrix must be filed with the Clerk's Office. A matrix cannot be filed by fax.
6. If submitting on a CD please save the file as an ASCII text file, and write the debtor's name and town on the CD.
7. The name and address of each creditor must not exceed five (5) lines and each creditor's name and address must be separated by at least one blank line.
8. Names and addresses must be aligned left (flush against the left margin, no leading blank spaces.)
9. Each line may contain no more than 40 characters.
10. The creditor's name must be on the first line. Put the first name first, any middle initial then the last name.
11. Use the second line for c/o (care of) or Attention: [Insolvency Department].

12. If you have a physical address and post office box information, list both the P.O. Box information and the physical address.
13. 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.)
14. All states must be the standard two-letter abbreviations.
15. Nine-digit ZIP codes used must contain a hyphen separating the two of digits.
16. DO NOT USE SPECIAL CHARACTERS SUCH AS %, (), or []. These characters will interfere with software used by the Bankruptcy Noticing Center.
17. DO NOT, ABSOLUTELY DO NOT, INCLUDE ACCOUNT NUMBERS.
18. Lists of amended creditors must only contain the added creditors.
19. 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 clearly identifying the case name and number for the Clerk's Office.
20. 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