

**United States Bankruptcy Court
District of Massachusetts**

In re:

Case No.:

Chapter:

Debtor

VERIFICATION OF MATRIX/LIST OF CREDITORS

I verify under penalty of perjury that the attached Matrix/List of Creditors, which conforms to the attached Instructions for Creating and Filing Matrix/List of Creditors and which consists of _____ pages and reflects a total of _____ creditors, is accurate and complete to the best of my knowledge.

Date:

Debtor

Joint Debtor

Instructions for Creating and Filing the Matrix/List of Creditors

It is the debtor's responsibility to file with the petition Official Local Form 1 with an attached, accurate, and complete Matrix/List of Creditors. 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.

NOTE: The matrix/list of creditors may not be filed by fax. (It is often unreadable to the Court's scanners.)

1. Rules for Properly Formatting the Matrix/List of Creditors

Creditors must be listed in a single, left justified column containing as many pages as are required to list all creditors.

The margins at the top and bottom of the page must be at least one inch.

Page numbers or page headings must not be included in the list.

The matrix/list of creditors shall be produced with a quality computer printer or typewriter. Standard type shall be used.

If submitting on a CD or USB storage device, the filed should be saved as an ASCII text file, and the CD or USB storage device should be labeled with the debtor's name and address and the attorney's name and contact information.

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.

Names and addresses must be aligned left (flush against the left margin, no leading blank spaces).

Each line may contain no more than 40 characters.

The creditor's name must be on the first line. Put the first name first, any middle initial, then the last name.

Use the second line for c/o (care of) or Attention: [Insolvency Department].

If the address contains a physical address and post office box information, the P.O. Box information and the physical address should be listed.

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.)

All states must be the standard two-letter abbreviations.

Nine-digit ZIP codes used must contain a hyphen separating the two sets of numbers.

SPECIAL CHARACTERS such as %, (), or [] should not be used. These characters will interfere with software used by the Bankruptcy Noticing Center.

The matrix/list of creditors should 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.

FULL ACCOUNT NUMBERS MUST NOT BE INCLUDED

2. Examples of Addresses for the Matrix/List of Creditors:

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

3. How to File Matrix/List of Creditors

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.

PDF document - Under the Bankruptcy Menu, select the "Misc/Other" submenu then select the "Matrix" event.

.txt formatted document – Under the Bankruptcy Menu, select the Creditor Maintenance submenu then select the "Upload list of creditors file" event.

4. Rules for Adding Creditors to the Matrix/List of Creditors

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.