

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

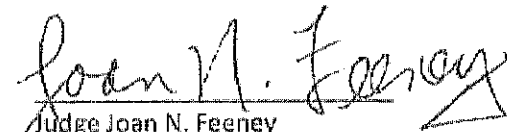
STANDING ORDER 2018-01

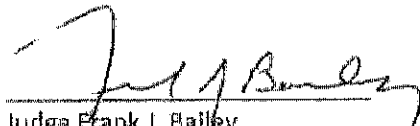
AMENDMENT TO MASSACHUSETTS LOCAL RULE 1007-1 AND MASSACHUSETTS  
LOCAL BANKRUPTCY FORM 1

It is hereby **ORDERED** that effective June 21, 2018, pending final adoption, the attached Massachusetts Local Rule 1007-1 shall be deemed amended on an interim basis and attached new Massachusetts Bankruptcy Form 1 shall be adopted in its entirety.

IT IS SO ORDERED:

  
Melvin S. Hoffman, Chief Judge

  
Judge Joan N. Feeney

  
Judge Frank J. Bailey

  
Judge Christopher J. Panos

  
Judge Elizabeth D. Katz

Dated: June 21, 2018

## RULE 1007-1

### (a) List of Creditors and Codebtors/Matrix

With a voluntary petition, the debtor shall file a list of all creditors and codebtors to be included in Schedules D, E/F, G, and H, containing the names of all creditors and entities to be included in the aforementioned schedules and their last known, complete mailing addresses. This mailing list shall be known as the matrix and its format shall substantially conform to the specifications of MLBR Official Local Form 1, unless the Clerk or the Clerk's designee grants permission to file the matrix in another format. Electronic filers must file the matrix in both .txt and imaged document format.

In the event the debtor fails to file the matrix with the petition, the court may dismiss a case without notice and a hearing, unless the debtor has filed with the petition an emergency motion for an extension of time to file the matrix pursuant to Fed. R. Bankr. P. 1007(a)(5). The emergency motion must assert the cause for the requested extension and the reason(s) why the debtor was unable to file the matrix with the petition.

To add additional creditors or other entities to the matrix or to amend the original matrix, the debtor shall file a separate list limited to the additions or amendments and in compliance with this rule and MLBR 1009-1.

## OFFICIAL LOCAL FORM 1

### LIST OF CREDITORS AND CODEBTORS/MATRIX

Pursuant to MLBR 1007-1, it is the debtor's responsibility to file an accurate matrix (a list of the names and addresses of all creditors and codebtors to be included in Schedules D, E/F, G, and H). The matrix is used to mail notices to creditors and codebtors, so it is very important to take care in entering 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 and codebtors 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 Verification of 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 MATRIX:**

1. Creditors and codebtors must be listed in a single, left justified column containing as many pages as are required to list all creditors and codebtors.
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 and codebtor is limited to five (5) lines and each 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 or codebtor'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 name(s) 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