

## Directions for Preparing the Creditor Matrix

Rule 1007-2 of the Local Rules for this district requires the filing of a master address list or matrix when a new bankruptcy case is filed. This list will be used by the clerk of the bankruptcy court to notify all creditors and parties in interest of the bankruptcy filing and of various events in the bankruptcy case. Therefore, it is important that the matrix is prepared correctly. **Please follow the instructions below:**

The matrix must be typed so that the scanner can read it. Use a standard font. We recommend 12 pt. Courier or Times Roman if these fonts are available to you.

The matrix must include the names and addresses of all creditors listed in your schedules. Do not include yourself or your attorney on this list. There may be persons other than those to whom you owe money who should receive notices -- such as the attorney for a creditor with whom you have been corresponding, or a collection agency which is trying to collect a debt from you or a court in which a case has been filed against you. These persons should be listed on your matrix even though they were not put in your schedules as creditors.

List the names and addresses just as you would when addressing an envelope to that person. Do not include account numbers in the address. If you need to include an attention line (Attn: \_\_\_\_\_), put it as the second line of the address rather than the last line. The last line should contain the city, state and zip code only. Use the two-letter U.S. Postal Code abbreviation for the state. Nine-digit zip codes should be typed with a hyphen separating the two groups of digits.

List the names and addresses in a single column down the left hand margin of the paper (flush against the left margin, no leading blanks), separating each creditor by one blank line. The margins (top, bottom, left, right) should be at least one inch. Each address may not consist of more than 5 total lines and each line may not exceed 40 characters including blanks. Do not include page numbers, headers, footers, etc. on your matrix.

If you are filing electronically, ECF, your creditor matrix file must be a ASCII txt file. This format allows for our creditor upload program to load creditors into the ECF database. Example of creditor matrix file: JonesAlex-matrix.txt

The matrix must be accompanied by a separate verification document that is signed and dated by each of the debtors, whereby each debtor states that "I declare (or certify, verify, or state) under penalty of perjury that the attached list of creditors is true and correct."

Do not list partial addresses. If you do not have a good address for a creditor, make an effort to find this information before you file the case. If you give us an incorrect address for a creditor, that creditor may not get notice of the case.

### Matrix Formatting ERRORS

#### THESE ARE ERRORS TO AVOID WHEN CREATING A MATRIX!

State of Tennessee  
Dept. of Taxation  
Jackson Bldg.  
P.O. Box 3423  
830 Punchbowl Street  
Nashville, TN 39484

**address block contains more than  
five lines of text**

Orthopedic Associates, Inc.  
1380 Lusitana, Suite 608  
Nashville, TN 39484  
Physicians' Anesthesia Service  
C/O Select Consulting Service  
1481 S. King St., Suite 539  
Knoxville, TN 37504

**leave 1 space between the  
addresses**

U.S. West Community  
  
c/o Continental Credit Service  
  
550 Kirkland Way  
  
Kirkland, WA 98083-0969

**address lines must be single-spaced**

Accutrack Data Collections, Inc.  
c/o Allan Y. Okubo, Esq.  
98-1238 Kaahumanu St., Ste. 4  
Pearl City, OH  
96782

**text not aligned along left margin**

**city, state, and zip code must be on  
the same line**

Straub Clinic & Hospital  
Pauahi Tower, Suite 320  
1001 Bishop Street  
Honolulu, HI ~~96825~~ 96813

**no handwritten characters**

This is an **example** of how a mailing matrix should look.

**Put nothing on the matrix except names and addresses.**

Mary L. Smith.  
2503 Mott-Smith Drive Apt. 300  
Chattanooga, TN 37402

John L.Y. Lee  
P.O Box 9773  
Dayton, TN 37413

XYZ Collection Agency  
Attn: James Ng  
22130 Alapai Drive  
Cleveland, TN 37357

Xerox Corporation  
Attn: John Smith, Accounting  
1011 Adams Street,  
New York, NY 10010

Hans Joerg Holzwarth  
1134 Linden Str.  
93323 Freudenstadt  
Germany