

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 under penalty of perjury that the attached list contains the name and address of each entity included or to be included on Schedules D, E/F, G, and H."

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