

How to Create a Creditor Matrix

A Creditor Matrix is a list of your creditors and their addresses. All bankruptcy petitions submitted for filing must be accompanied by a creditor matrix. This list is used to mail notices to creditors, so it is very important to enter 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 to add creditors. If using eSR to submit your petition, the mailing matrix will be created automatically.

Use the following guidelines to create the matrix:

- Prepare your matrix on plain white 8 ½ x 11 paper. The only writing on the paper should be the typed names and addresses of your creditors.
- Select a font that is readable. Times New Roman and Courier New fonts are recommended.
- List creditors in alphabetical order in a single column.
- Leave at least one blank line between addresses.
- Use upper and lower case as you would when addressing a letter.
- Enter the creditor's name on the first line.
- If applicable, enter the c/o on the second line.
- The city, state abbreviation, and zip code must be the last line of each name/address block.
- The maximum number of lines per address is five and the maximum number of characters per line is 35.
- Entities with more than one address may be listed as many times as necessary to ensure proper notice.
- DO NOT use special characters.
- DO NOT include account numbers.

Examples:

ABC Corp.
c/o John Doe
123 Main Street
Any town, MA 00000

Creditor Name
123 Bankruptcy Ave
Charlotte NC 28202

Finance Company
PO Box 123456
City, NC 00000