CHECKLIST: CHAPTER 7

Filing requirements for new Chapter 7 cases.

NOTE: The Clerk's Office cannot provide legal advice and cannot assist in the preparation of your petition, your schedules, or any of your documentation.

- ☐ Complete credit counseling with an approved agency. Upon completion, you should receive a certificate evidencing that such counseling was completed within 180 days prior to filing for bankruptcy.
- ☐ Filing fee paid, or application submitted to pay in installments (Official Form B103A), or to have the filing fee waived (Official Form B103B).
- ☐ Voluntary Petition (Official Form B101)
- ☐ Schedule A/B: Property (Official Form B106A/B).
- ☐ Schedule C: Property Claimed as Exempt (Official Form B106C).
- ☐ Schedule D: Creditors Holding Secured Claims (Official Form B106D).
- ☐ Schedule E/F: Creditors Who have Unsecured Claims (Official Form B106E/F).
- ☐ Schedule G: Executory Contracts & Unexpired Leases (Official Form B106G).
- ☐ Schedule H: Your Codebtors (Official Form B106H).
- ☐ Schedule I: Your Income (Official Form B106I).
- ☐ Schedule J: Your Expenses (Official Form B106J).
- ☐ Schedule J-2: Expenses for Separate Household of Debtor 2 (Official Form B106J-2) – **if applicable.**
- ☐ Summary of Your Assets & Liabilities (Official Form B106Sum).
- ☐ Declaration about an Individual Debtor's Schedules (Official Form B106Dec).
- ☐ Statement of Financial Affairs (Official Form B107)
- ☐ Statement of Intention (Official Form B108)
- ☐ Chapter 7 Statement of Current Monthly Income (Official Form B122A-1).
- ☐ Chapter 7 Means Test Calculation (Official Form B122A-2) – **if applicable.**
- ☐ Creditor Matrix – see How to Create a Matrix below.
- ☐ Statement of Social Security Number (Official Form B121) – provide your full social security number to the court. This document will be held by the court and will not be made public.
- ☐ Copy of Photo Identification
- ☐ Disclosure of Compensation of Bankruptcy Petition Preparer (Form B2800) – **if applicable.**

The Clerk's Office will send you a deficiency notice for any items not included with your initial filing. Your case may be subject to dismissal by the court if the above referenced items are not filed with the court within 14 days of the date of filing.

EMERGENCY FILING CHECKLIST

If in an emergency, a petition may be filed with minimum required documents listed below.

NOTE: The Clerk's Office cannot provide legal advice and cannot assist in the preparation of your petition, your schedules, or any of your documentation.

- ☐ Complete credit counseling with an approved agency. Upon completion, you should receive a certificate evidencing that such counseling was completed within 180 days prior to filing for bankruptcy.
- ☐ Filing fee paid, or application submitted to pay in installments (Official Form B103A), or to have the filing fee waived (Official Form B103B).
- ☐ Voluntary Petition (Official Form B101)
- ☐ Creditor Matrix – see How to Create a Matrix below.
- ☐ Statement of Social Security Number (Official Form B121) – provide your full social security number to the court. This document will be held by the court and will not be made public.

The Clerk's Office will send you a deficiency notice for any items not included with your initial filing. Your case may be subject to dismissal by the court if the above referenced items are not filed with the court within 14 days of the date of filing.

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