United States Bankruptcy Court
Southern District of Florida
www.flsb.uscourts.gov

Clerk's Instructions for Preparing, Submitting and Obtaining Service Matrices

I. Initial Creditor Service Matrix to Accompany Petition

Pursuant to Local Rule 1007-2, an initial creditor service matrix (list of all creditors) must be prepared in accordance with the attached instructions **(*see Exhibit A: Preparing a Creditor Matrix*),** and submitted at the time the petition is filed.

Debtors not represented by an attorney **must** submit the matrix on a cd-rom or memory stick in ASCII or MS-DOS text format. Debtors who do not have access to a computer may submit a service matrix on 8 ½ x 11" unlined, white paper in accordance with the attached instructions. CM/ECF registered efiling attorneys **must** upload the creditor matrix directly into the CM/ECF application by selecting the **Creditor Maintenance...** option from the Bankruptcy events menu link.

II. Requirements for Submitting Subsequent Amendments

a. Local Form Required: Pursuant to Local Rules 1007-2(B) and 1009-1(D), Local Form **"Debtor's Notice of Compliance with Requirements for Amending Creditor Information" (LF-4)** must accompany any paper filed pursuant to Bankruptcy Rule l007 subsequent to the filing of the initial service matrix or any paper filed pursuant to Bankruptcy Rule 1007 that renders the initial service matrix inaccurate or incomplete due to the addition, deletion, or modification of data [including information listed on the report required by Bankruptcy Rule 1019(5) or list required by Local Rule 2002-1(H)]. This form requires the debtor to certify that, in conjunction with the filing of subsequent amended information, the debtor has complied with other court requirements, including payment of any schedule amendment fees, the filing of any required amended papers and service of notice and other documents on affected parties. The exception to this requirement is if a debtor or the attorney for a debtor has received a bypass notice from the Bankruptcy Noticing Center (BNC) and is using it to change a previously submitted creditor address. In those instances, the bypass notice may be filed in lieu of LF-4 to notify the court of a change of creditor address. [See Local Rule 1009-1(D)(1)]

Note: Amended schedules, summaries or other amended paper must be filed to reflect the change(s) noted on LF-4. Even if the attorney for the debtor is signing and submitting LF-4, the **debtors must still sign** schedules and other documents using the Official Form "Declaration About an Individual Debtor's Schedules" or Official Form "Declaration Under Penalty of Perjury for Non-Individual Debtors" as required by the Bankruptcy Rules and Local Rules 1007-2(B) and 1009-1(D).

b. Correcting or Deleting Creditor Information: When submitting corrections or deletions to creditor information submitted on a previous service matrix you must attach a separate list to LF-4 entitled "Deletions to Creditor Information" and/or "Corrections to Creditor Information" which includes the correct name and address of the affected creditors. As noted in section (a) above, a debtor or debtor's attorney may file a signed BNC bypass notice in lieu of filing LF-4 when correcting a creditor's address previously submitted on a matrix or schedule.

c. Adding New Creditors: When adding new creditors, including creditors added pursuant to Bankruptcy Rule 1019(5), to a previously submitted service matrix, the debtor must submit the new

creditors in the same format required for an initial service matrix (***see sec. I. Initial Creditor Service Matrix***). **ONLY** the newly added creditors should be listed on the diskette, unlined paper, or for efiling attorneys, uploaded into the CM/ECF application, along with a copy attached to the LF-4.

d. Fee Requirement for Certain Amendments: A $31.00 filing fee is required at the time of filing the amendment to add or delete a creditor from a schedule, list or creditor service matrix, or to change amounts or classifications of creditors listed on schedules D, or E/F. This fee is for each paper filed, not each amendment listed on the paper. **NO** fee is required when the nature of the amendment is to change the address of a creditor or an attorney for a creditor listed on the schedules, to add the name and address of an attorney for a listed creditor or to add creditors pursuant to Bankruptcy Rule 1019(5).

e. Notice Requirement: A copy of LF-4, amended schedules, summaries or other papers and a copy of the §341 Meeting of Creditors notice must be served on the affected party(ies).

III. Obtaining Service Matrices

The clerk maintains separate service matrices in CM/ECF (ECF PACER). Verification that a particular party or creditor appears complete and/or accurate on any service list or claims register is the responsibility of the party providing notice and of the listed party. Omissions of a party on any service list maintained in the CM/ECF application due to a failure by the debtor or other responsible party to provide the clerk with a supplemental matrix, or where applicable, a notice of change of address, shall be the responsibility of that party to correct. Determination as to the appropriate parties to serve shall be the responsibility of the party providing such service. When used by the clerk to designate service, "Parties of record", shall mean all parties listed on all service matrices maintained in CM/ECF. Available service matrices in CM/ECF (ECF PACER) are as follows:

1) <u>List of Creditors</u> - Displays a list of all parties who have filed an appearance in a case, or have automatically been added to the case by the clerk; all creditors who have been uploaded into the court's creditor database by filing of the initial or amended creditor matrix, and all creditors who have filed proofs of claim. This list is available in 3-column label format, or raw data format (delimited data fields).

2) <u>Mailing Information for a Case</u> - Displays a list of all registered efilers who have either made an electronic appearance in a case, or have automatically been added to the case by the clerk. List does not include registered efilers who have filed proofs of claim. This option also displays a list of non-efiling parties who have filed an appearance in a case.

3) <u>Creditor List</u> - Displays a list of creditors who have been uploaded into the court's creditor database by filing of the initial or amended creditor matrix, or have automatically been added to the case by the clerk. List also includes all creditors who have filed proofs of claim and/or assignments of claim. This list does not include those parties who have filed an appearance in a case.

4) <u>Attorney List</u> - Displays a list of attorneys and the party(ies) whom they represent who have filed an appearance in a case. This list does not include those parties who have been uploaded in the court's creditor database by filing of the initial or amended creditor matrix, or whom have filed a proof of claim.

5) <u>Party List</u> - Displays a list of parties, and (if applicable), their attorney(ies) who have filed an appearance in a case, or have automatically been added to the case by the clerk. This list does not include those parties who have been uploaded in the court's creditor database by filing of the initial or

amended creditor matrix, or whom have filed a proof of claim.

IV. Creditor's Preferred Mailing Address

Section 11 U.S.C. §342(f) of The Bankruptcy Code, along with Bankruptcy Rule 2002(g), permits a creditor in a chapter 7 or 13 case, to specify a preferred address or addresses for all notices transmitted by the bankruptcy courts, or by a particular bankruptcy court. If a creditor maintains a "preferred mailing address" on file with the Federal Judiciary's Bankruptcy Noticing Center's (BNC) National Creditor Registration Service (NCRS), the BNC will redirect the bankruptcy court's notice(s) to a preferred mailing address. The address listed in CM/ECF will be substituted automatically, unless a notice of override of preferred creditor address is filed in the case.

Exhibit A: Preparing a Creditor Matrix

In order for the clerk's office to process your service matrix, the following instructions **MUST** be followed. Failure to comply with matrix requirements may result in dismissal of your case.

I. Standards for Creating a Creditor List:

(a) Lists MUST be typed in one of the following standard typefaces or print styles: Courier 10 Pitch, Prestige Elite or Letter Gothic [***see sec. II. Sample Creditor Matrix***]. Debtors who do not have access to a computer may submit a service matrix on 8 ½ x 11" unlined white paper, in a neat and legible handwritten format;

(b) Lists must be typed in a single column on the page;

(c) No letters or numbers can be closer than 1 inch from any margin;

(d) Each line must **not** exceed 40 characters in length;

(e) Each name and address must consist of no more than 5 (five) total lines, with one blank line between creditors;

(f) List the creditors first name first, last name last, without titles (i.e., Dr., Mr., Mrs., Ms.);

(g) Attention or c/o references, if needed, should be listed on the second line followed by the party's name;

(h) Zip codes must be on the last line along with the city and state. Use a hyphen for nine digit zip codes. Use the standard abbreviations for states (***see sec. III U.S. Postal Service Abbreviations List***) which consists of two capital-letters with no periods;

(i) Do **not** include the following parties on your matrix: debtor, joint debtor, attorney for the debtor, U.S. trustee or case trustee. These parties will automatically be added by the clerk's office and retrieved from the system for noticing;

(j) Do **not** include duplicate creditor information (i.e. same name and address);

(k) Do **not** put any other information on the matrix, such as a heading, date, lines, or page numbers. Case number and debtor's name should be written on the label or reverse side of a paper matrix;

(l) Do **not** include account numbers in the address;

(m) Do **not** use ALL CAPITAL LETTERS. Use both upper and lower case, where appropriate; and,

(n) Do **not** substitute:

- Letter "**l**" for the number "**1**"
- Use \ for **/**
- Use **~** for **-**
- Use **%** for **c/o**
- Use the **+** sign for ***and*** or ***&***
- Use **[ ]** for **( )**

II. Sample List of Creditors

MBSA Americo Banco
PO Box 15168
Wilmington DE 19850

First Union National Bank
POB 13765
Roanoke VA 24037

Banco of America
PO Drawer 2601
Greensburg NC 27419

Video Expeditions
Attn: John Miller
345 N 98 St
Hoqiam WA 98550

Household Retail Services
c/o Mary Jones
4141 Fourth Ave #900
Seattle WA 98121

III. U.S. Postal Service Abbreviation List

AA	Armed Forces the Americas	IN	Indiana	NY	New York
AE	Armed Forces Europe	KS	Kansas	OH	Ohio
AK	Alaska	KY	Kentucky	OK	Oklahoma
AL	Alabama	LA	Louisiana	OR	Oregon
AP	Armed Forces Pacific	MA	Massachusetts	PA	Pennsylvania
AR	Arkansas	MD	Maryland	PR	Puerto Rico
AS	American Samoa	ME	Maine	RI	Rhode Island
AZ	Arizona	MH	Marshall Islands	SC	South Carolina
CA	California	MI	Michigan	SD	South Dakota
CO	Colorado	MN	Minnesota	TN	Tennessee
CT	Connecticut	MO	Missouri	TX	Texas
DC	District of Columbia	MP	Northern Mariana Islands	UT	Utah
DE	Delaware	MS	Mississippi	VA	Virginia
FL	Florida	MT	Montana	VI	Virgin Islands, U.S.
FM	Federated States of Micronesia	NC	North Carolina	VT	Vermont
GA	Georgia	ND	North Dakota	WA	Washington
GU	Guam	NE	Nebraska	WI	Wisconsin
HI	Hawaii	NH	New Hampshire	WV	West Virginia
IA	Iowa	NJ	New Jersey	WY	Wyoming
ID	Idaho	NM	New Mexico		
IL	Illinois	NV	Nevada		

IV. Saving a creditor.txt file in MS Word (sample below is with version Word 2003)

1. Insert a flash memory drive into your computer.
2. If necessary, launch MS Word.
3. Type or enter creditor text.
4. Click on File from the main menu bar.
5. Select Save As. The Save As dialog box will appear.
6. From "Save in", use the drop-down list to click on a directory, select the directory of an inserted flash drive.
7. From "Save as type", use the drop-down list to select **Plain Text**.
[NOTE - Some versions may have **MS-DOS Text.**]
8. At "File name", erase any text and enter **"creditor.txt"**.
<u>Use the quotation marks when naming your file</u> to prevent the program from adding an additional extension.
9. Click on Save.
10. *IF* a File Conversion dialog box appears, click Windows Default *or* MS-DOS, then OK.