

Create a Creditor Matrix

A creditor matrix contains each creditor's name and mailing address. This information is used for noticing and for claims information when applicable. There are a couple of options to create a creditor matrix:

Option 1: Use the Court's [Creditor Matrix form](#). Instructions on how to complete the matrix are listed on the form itself.

Option 2: Create a creditor matrix by using a text editor program that creates an ASCII file format with an appropriate text extension such as .txt before it can be successfully uploaded into the CM/ECF system. (If you have access to Notepad, it will automatically save matrices in .txt format). The matrix must adhere to the specifications listed below.

Suggested Creditor Matrix Specifications

- When preparing a matrix, there **must** be at least one space between the case number and the first creditor entered.
- Enter the list of creditors using only one column per page.
- The name and address of each creditor cannot be more than 5 lines. If a record is more than 5 lines, the 6th line will be combined with line 5 and the 7th or 8th lines will be truncated.
- Each line may contain no more than 40 characters including blanks.
- Names and addresses should be left justified.
- Spaces in the first position of a line will cause an exception report for that creditor record.
- Special characters such as ~, ½ or ^ will cause problems. The #, C/O and & characters have not been reported to cause errors.
- Account numbers or "attention" lines should be placed on the second line of the name/address.
- City, state and ZIP code must be on the last line.
- Nine-digit ZIP codes must be typed with a hyphen separating the two groups of digits.
- All states must be two-letter abbreviations.
- Each creditor **must** be separated by at least one blank line.
- Do not include page numbers, headers, footers, telephone numbers, personal or sensitive information such as social security numbers or the entire account number – use only the last 4 digits.

Creditor Mailing Matrix Example:

Secretary of Treasury
1500 Pennsylvania Ave NW
Washington, DC 20220-0001

U.S. Bankruptcy Court
Western District of Michigan

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Securities & Exchange Comm
Bankruptcy Section
175 W. Jackson Blvd.
Suite 900
Chicago, IL 60604-2815

Michigan Dept. of Treasury
Tax Collection Enforcement
Bankruptcy Section
Treasury Building
Lansing, MI 48922-0001