

## **SPECIFICATIONS FOR SUBMITTING SCHEDULED CREDITORS**

### **General Information**

Pursuant to Fed.R.Bankr.P. 1007(a), the debtor shall file *with the petition* a complete list of creditors containing the name and address of each entity to be listed on Schedules D, E, F, G and H. Further guidance may be found in [D.N.J. LBR 1007-2 Mailing - List or Matrix](#).

Unless added manually, the court's computer system requires Lists of Creditors (Matrices) to be in .txt format. Accordingly, the List **MUST** be produced using the specifications noted below. Failure to comply with these requirements will result in the matter being brought to the attention of the Court.

Amended Lists of Creditors must also be submitted using these guidelines.

### **GENERAL REQUIREMENTS**

1. Lists should be typed in a single column on the page.
2. Each block of name and address must consist of no more than five (5) total lines, with at least ONE BLANK LINE between blocks. Be sure the address is deliverable.
3. Each line must NOT exceed 40 characters in length.
4. Do not use all caps. Use both upper and lower case characters as appropriate.
5. List the creditor's first name first, middle initial next, and last name last. Do not include titles, i.e., Mr., Mrs., Ms.
6. Zip codes must be on the last line, along with the city and state. Use the standard 2 letter abbreviations for states. Use capital letters for state abbreviations, e. g., NJ. Do not use periods to separate these initials, e.g., N.J.
7. Use 9 digit zip codes as much as possible. Use a hyphen for nine digit zip codes. Use only numbers for zip codes.
8. Do not include account numbers in the List of Creditors.
9. Do not use attention lines on the last line of an address block. (see also item 12). Put these on the second line following the creditor's name if needed.
10. Do not include the following parties on your Matrix: debtor, joint debtor, attorney(s) for the debtor(s), U. S. Trustee, trustees. They will automatically be included by our computer for noticing.

11. Do not use the following symbols:  
% ` (this is a backward apostrophe) ! # \$ ^ \* \ + ~ [ ] ( ) @ |
12. Use "ATTN:" instead of "c/o".
13. Use "PO Box" instead of "P.O. Box"
14. Do not put any other information on the Matrix, such as heading, date, lines, page numbers, etc.
15. Lists should be typed in one of the following fonts:
  - Times New Roman
  - Arial
  - Verdana

**EXAMPLE:**

USA Company  
ATTN: Michael Thomas  
123 Any Street  
Newark, NJ 07102-1033

Marks and Company  
PO Box 1999  
Trenton, NJ 08608-2310

John Smith  
1 Small Street  
Camden, NJ 081010-3122

**PAPER SUBMISSION**

A paper copy of the complete List of Creditors must be submitted with all conventionally filed petitions. All Lists of Creditors containing more than 20 parties must also be submitted on CD-Rom in TXT format. See Electronic Submission Via CM/ECF requirements for instructions on preparing a List of Creditors in TXT format. Once the file is saved in TXT format, it must be saved on a CD-Rom and submitted with the petition.

**ELECTRONIC SUBMISSION VIA CM/ECF**

As stated above, Lists of Creditors prepared for electronic submission must be in TXT format. Take the steps below to save a document in TXT format in either Microsoft Word or Word Perfect.

**MS Word 2007:**

- After the List of Creditors is completed, click **Office Button > Save As**
- Using the **Save In** pull down list, navigate to the folder in which you will save the document
- Enter the name of the file in the **File Name** field, example: Jones List of Creditors
- Click the pull down list for the **Save As Type** field
- Select **Plain Text**
- Click **Save**
- A **File Conversion** window displays. Select the **Other Encoding** radio button, then select **US-ASCII**

**Word Perfect X3:**

- After the List of Creditors is completed, click **File > Save As**
- Using the **Save In** pull down list, navigate to the folder in which you will save the document
- Enter the name of the file in the **File Name** field, example: Jones List of Creditors
- Click the pull down list for the **Save As Type** field
- Select **Plain Text**
- Click **Save**

**ELECTRONIC SUBMISSION VIA PETITION PREPARATION SOFTWARE**

Attorneys submitting a List of Creditors using commercial petition preparation software should prepare the List in accordance with the software vendor's specifications. A PDF copy of the List of Creditors must be included with the petition.