

MAILING MATRIX GUIDELINES

Requirement to File. A bankruptcy petition must be accompanied by a list of the names and addresses of all creditors and other parties who are or will be included on bankruptcy schedules D, E, F, G, and H. It is important that this list, referred to as the mailing matrix, be complete because the court uses this list to give notice of the bankruptcy case and the automatic stay which prevents creditors from taking certain actions. If you do not know all the names and addresses of creditors at the time the petition is filed, you may file an amended creditor matrix later, but there will be a \$30 filing fee charged and you will be responsible for mailing the bankruptcy notices to the additional creditors.

Electronic Format. All debtors are required to provide the mailing matrix in a digital format that can be uploaded in the court's Case Management/Electronic Case Files (CM/ECF) system. Debtors who are not assisted by an attorney or a bankruptcy petition preparer are responsible for creating an electronic version of the matrix as a computer file with a **“.txt”** extension, and submitting it on a CD, USB drive, or other media. A paper copy of the mailing matrix must also be printed and submitted with the petition if the filing is made using paper. If the petition is being filed electronically by an attorney, a PDF of the mailing matrix must be attached to the petition in addition to uploading the .txt file.

Verification. The mailing matrix must be accompanied by the debtor's verification that all entities included on bankruptcy schedules D, E, F, G, and H have been listed in the mailing matrix, using a form that substantially conforms to the local form (Verification of Creditor Matrix [GUB-[1007-2d](#)]).

Format of Names and Address. See attached formatting requirements and examples.

FORMATING REQUIREMENTS

- Do not include the debtor and the debtor's attorney, U.S. Trustee, or case number.
- List blocks of names and addresses in a single column down the left margin.
- Separate each name and address block with at least one blank line.
- Each name and address block may not exceed 5 lines total.
- Each line must not exceed 40 characters, including spaces.
- Each line must begin with a letter, digit, or one of these characters: #, %, &, or @.
- Any "Attention" or "c/o" information should be placed on the second line.
- The last line must contain the City, State (2-letter abbreviation), and ZIP Code.
- But for foreign addresses, list the country name (in English) by itself on the last line.
- Do not include account numbers.
- The following entities shall be added to all mailing matrixes:

Internal Revenue Service Centralized Insolvency Operation P.O. Box 7346 Philadelphia, PA 19101-7346	Dept. Of Revenue and Taxation Government Of Guam P.O. Box 23607 GMF, GU 96921
Equifax Dispute Department P.O. Box 740243 Atlanta, GA 30374	Transunion Customer Relations P.O. Box 2000 Chester, PA 19022
Experian Profile Maintenance P.O. Box 9558 Allen, TX 75013	U.S. Small Business Administration First Hawaiian Bank Bldg. 400 Route 8, Ste. 302 Maite, GU 96910-2003

- See address examples below. Note the foreign address in the examples.

Alfonso Diaz Rio de Danubec y Rio Florido CD. Juarez, Chihuahua	John J. Jonson P.O. Box 1477 Hagatna, GU 96932
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Mexico No. 1050	
Arthur Anderson and Associates Attn: Terri Brooks John Hancock Building, Suite 2600 8723 Michigan Avenue Chicago, IL 60604	

After creating the mailing matrix using a word processor, save as a “.txt” file.