

# Creditor Matrix Requirements

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A creditor matrix contains each creditor's name and mailing address. This information is used for noticing and claims information. The debtor is required to provide a list of ALL creditors.

In order to ensure that the cases you file can be properly read by our scanners, follow the steps below when creating a Creditor Matrix.

View the interactive online [Creditor Matrix Training Video](#) which explains the process of uploading a creditor matrix into the CM/ECF system.

**PLEASE NOTE: DEBTORS WHO FAIL TO PROVIDE A PROPERLY FORMATTED MATRIX MAY BE REQUIRED TO RE-TYPE THE MATRIX.**

**OPTION 1:** Debtors are encouraged to use the [creditor matrix form](#) provided by the Clerk's Office to prepare their matrix. Instructions on how to complete the matrix are contained within the form. A PDF reader program, such as Adobe Acrobat Reader, is required to open the form. [Click here to download the free Adobe Reader software.](#)

**OPTION 2:** You may also create your matrix using Notepad or any other text editor available on your computer. See [Creditor Matrix Example](#) to ensure your final creditor matrix looks similar. If you choose not to use the Clerk's creditor matrix form:

1. Open the text editor you plan to use.
2. Before you begin typing, save your file on your Desktop for easy access based on the text editor you are using below:
  - **If using Word Perfect:** Select **File > Save As**. Next, select the arrow next to '**File type**' and choose **ASCII Dos Text**. Type in your filename and click on **Save**. Go to step 3.
  - **If using Microsoft Word:** Select **File > Save As**. Next, select the arrow next to '**Save as type**' and choose **Plain Text**. Go to step 3.
  - **If using Notepad or other text editor:** Select **File > Save As**. Go to step 3.
3. Make sure to name the file with the debtor's last name on the petition (ex. Smith.txt). Type in your filename and click on **Save**. Your file should automatically be saved at a .txt file.

4. Begin creating your matrix. Follow the guidelines below when creating the matrix.

## Required

- Use ALL CAPS when typing.
- Use standard typeface or print style: Courier
  - Note:** Other typefaces may be compatible with our system, but Courier is the only typeface that has been tested.
- Enter the list of creditors using only one column per page.
- Each creditor address block must be separated by at least one blank line.  
(see [Creditor Matrix example](#))
- Type each record containing name and address in no 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.
- Left justify each record.
- City, state, and ZIP code must be on the last line.
- Type nine digit ZIP codes with a hyphen separating the two groups of digits. (i.e. 89101-5811)
- Each line should contain no more than 40 characters including blanks.
- Type states as a two-letter abbreviation. (i.e. NV, CA, WA)
- Lists must be typed so that letters are no closer than one-half (1/2) inch from any edge of the paper.

## DO NOT

- DO NOT use more than one column for your list. Single column only.
- DO NOT include telephone numbers.
- DO NOT use special characters such as ~, ½, or ^. These will cause problems.
- DO NOT include the following people (who were formerly required on creditor matrixes). They will be retrieved automatically by the computer for noticing.
  - Debtor
  - Joint Debtor
  - Attorney for the Debtor(s)
- DO NOT use spaces in the first position of a line. It will cause an exception report for that creditor record.
- DO NOT include page numbers, headers, footers, etc.
- DO NOT begin an address line with a parenthesis.
- DO NOT include personal or sensitive information, such as social security numbers, or the entire account number - use the last 4 digits only.

## Optional

- You may use the # and & characters.
- Account numbers or “attention” lines are not required on the mailing matrix. Should you decide to include them, place them on the SECOND line of the name/address line.



**5. Print a copy of your mailing matrix for the court.**