

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

MEMORANDUM

TO: Bankruptcy Petitioners & Pro Se Debtors

FROM: United States Bankruptcy Clerk's Office

SUBJECT: List of Creditors Instructions

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The List of Creditors (a.k.a. Creditor Matrix) is a listing of the creditors whom the debtor owes money or who claims to be owed money by the debtor. The Creditor Matrix is required to be filed with the bankruptcy petition or within two (2) days thereafter (Local Rule 1007-1(b)). Attorneys must file the Creditor Matrix electronically via CM/ECF. Unrepresented Debtors are encouraged to email the Creditor Matrix to [bankruptcy\\_clerk@utb.uscourts.gov](mailto:bankruptcy_clerk@utb.uscourts.gov) but they may mail it or hand-deliver it to the court at:

United States Bankruptcy Court District of Utah  
350 South Main St.  
Suite 301  
Salt Lake City, UT 84101

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**FILE TYPE**

The Creditor Matrix must be submitted as a ".txt" file type. A word processing program such as Microsoft Word or Corel WordPerfect may be used to create a Creditor Matrix; however, the file must be converted to a ".txt" file type. The Windows program "Notepad" creates ".txt" file types by default.

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**FORMAT**

In addition to submitting the matrix as a ".txt" file type, the Creditor Matrix must be formatted following these guidelines:

1. List of creditors must be typed in an easily readable typeface using a 10 or 12 font size, such as: Calibri, Times New Roman, or Sans Serif Fonts.
2. List of creditors with addresses are to be typed on a single sheet of paper in a single column left justified on the page.
3. A one (1) inch margin is required on the left, top and bottom of the list.
4. Each name/address must consist of no more than four (4) total lines, with at least one (1) blank line between each of the name/address blocks.
5. Each line must not exceed 40 characters in length.

6. DO NOT include the following people on the list of creditors: the debtor, joint debtor, attorney for the debtor(s), U.S. Trustee, Chapter Trustee. Exception, if the debtor's mailing address is different from the residence address, please include.
7. DO NOT put extra marks on the list such as letterhead, dates, page numbers, handwritten marks.
8. DO NOT use unreadable typefaces or print styles such as proportionally-spaced fonts, exotic fonts (such as Old English or Script). Use only 10 or 12 font size, Times New Roman or an easily readable typeface.
9. DO NOT include account numbers
10. Use abbreviations for state names (e.g. UT instead of Utah)
11. Zip codes should be on the same line at the city/state. Nine-digit zip codes should be typed with a hyphen separating the two groups of digits.
12. Type "attention" lines on the second line of the name/address if needed.

Example:

14-20000

First City National Bank of Beaumont  
P.O. Box 3391  
Beaumont, TX 77704

Flex Northwest  
Attn: Willard Richards  
1540 NW 46<sup>th</sup> Street  
Seattle, WA 91984

General Welding Supply Co.  
P.O. Box 3517  
Baltimore, MD 20984

Tremonton Feed and Grain  
State Route 89  
Tremonton, UT 84756

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### **SUBMITTING CREDITOR MATRICES TO THE BANKRUPTCY COURT VIA E-MAIL**

To submit a creditor matrix via e-mail:

1. Create a new email message to: [bankruptcy\\_clerk@utb.uscourts.gov](mailto:bankruptcy_clerk@utb.uscourts.gov)
2. In the subject line, input the bankruptcy case number (e.g. 14-20000)
3. Attach the Creditor Matrix ".txt" file
4. Send the email