Procedures for Filing List of Creditors (Updated 3/4/2013)

The following procedures pertain to the debtor's duty to file the list of creditors in a bankruptcy case where a claims and noticing agent has not been retained.

Duty Generally:

The debtor and debtor's counsel, if any, have a duty to comply with all relevant statutory provisions and rules of procedure, including local rules of procedure, general orders and guidelines.

Pursuant to Federal Rule of Bankruptcy Procedure 1007(a)(1), the list of creditors that is to be filed in the case – and the creditors' matrix that debtor's counsel is to upload into the ECF creditors' database – must be submitted **with the petition** and must include parties listed (or to be listed) on **Schedule G** ("*Executory Contracts and Unexpired Leases*") and **Schedule H** ("*Codebtors*"), in addition to those listed (or to be listed) on **Schedules D, E and F**.

For each creditor or party being listed, the debtor must furnish for that creditor or party: the full name along with the complete mailing address, including street number or post office box, if any, and zip code [for formatting, see the attached **Guidelines**].

If a debt is owed to a United States agency, the debtor must list the particular agency or department and address to which such debt is owing.

Attorneys Filing Electronically:

Debtor's counsel, ***at the time of filing of the petition***, must 1) file the list of creditors on the docket and 2) upload the creditors' matrix into the ECF creditors' database.

When amending a schedule to add a creditor, debtor's counsel should upload the newly added creditor into the ECF creditor database, in addition to filing the amended schedule and paying the applicable fee.[2] When amending a schedule to modify a creditor's address, the filing of the amended schedule should be accompanied by a letter indicating which creditor is the subject of the modification and how the address has been modified.

---

[2] There is a fee for amending a schedule to add a creditor. In addition, debtor's counsel must serve any newly-added creditor with notice of the case and must file an affidavit of service after such service has been made.

Debtors Not Represented by an Attorney:

A debtor not represented by an attorney shall, ***at the time of filing of the petition,*** file a paper document listing, for each creditor or party being listed, the full name (of that creditor or party) along with the complete mailing address, including street number or post office box, if any, and zip code. In addition to the paper document (referred to in the preceding sentence), the debtor must also provide such list of creditors (and other parties required to receive notice) in an electronic format (for example, a CD).

When amending a schedule to add a creditor[3] or modify a creditor's address, the filing of the amended schedule should be accompanied by a letter indicating which creditor is being added or, if modification of a creditor's address is sought, which creditor is the subject of the modification and how the address has been modified.

---

[3] There is a fee for amending a schedule to add a creditor. In addition, the debtor must serve any newly-added creditor with notice of the case and must file an affidavit of service after such service has been made.

Guidelines for Creditors' List

*As indicated below, each creditor or party should be listed in a **single column (left margin)**, with one space provided between each address. Beneath the creditor's (or party's) name, up to **five** lines may be used to provide the full address (the last line should provide the city, the state and the zip code). For the state, use the US Postal Service abbreviation (for example, NY). The creditor's (or party's) name may be up to **50** characters in length (including any spaces); each address line may be up to **40** characters in length.*

*When an attorney is uploading creditors into the ECF creditor database, the first line of the file should consist only of the case number (for example, 10-12345). The list should be uploaded as a **text** file.*

EXAMPLE:

10-12345

Creditor's (or Party's) Full Name
Address – 1st line
Address – 2nd line
Address – 3rd line
Address – 4th line
City, State Zip

Creditor's (or Party's) Full Name
Address – 1st line
Address – 2nd line
Address – 3rd line
Address – 4th line
City, State Zip