



CREDITOR LIST 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 creditor list or matrix, be complete. The court uses this list to give notice of the bankruptcy case and the automatic stay which prevents creditors from taking certain actions. If some of the names and addresses of creditors are not known at the time the petition is filed, the debtor may file an amended creditor list later, but there will be a \$30 filing fee charged and the debtor will be responsible for mailing the bankruptcy notices to the additional creditors.

ELECTRONIC FORMAT

Debtors must provide a creditor list 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 list as a computer file with a ".txt" extension, and submitting it on a CD, USB drive, or other media. A paper copy of the list 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 creditor list must be attached to the petition in addition to uploading the .txt file.

CREATING A CREDITOR LIST ONLINE

The court offers an online application for creating a creditor list – this can be accessed at the Clerk's Office or at the court website, www.hib.uscourts.gov. The application is simple and easy to use, and will correctly format the names and addresses as required by the court. Before completing the online submission, print the creditor list to attach to the verification form (see below). When you mailing or bringing the petition, schedules, statements and other papers to the court to file the bankruptcy case, let someone at the court know that a creditor list was submitted online.

VERIFICATION

The creditor list must be accompanied by the debtor's verification that all entities included on bankruptcy schedules D, E/F, G, and H have been included in the creditor list. Use a form that substantially conforms to the local form (Debtor's Verification of Creditor List).

FORMAT OF NAMES AND ADDRESSES

See the attached formatting requirements and examples.

FORMAT OF CREDITOR LISTS

- 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.
- If the following entities require notice, use the addresses below:

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Department of Taxation
State of Hawaii
Attn: Bankruptcy Unit
P.O. Box 259
Honolulu, HI 96809-0259

See the attached examples. Note the formatting of a foreign address.

- After creating the list with a word processor, save as a “.txt” file so that it can be uploaded in CM/ECF.

Allan Attorney & Associates
National Savings Bank Building
1132 Bishop Place
Honolulu, HI 96813

Bank of the Pacific Islands
Attn: Loan Department
9587 Walnut Way
San Francisco, CA 98574

Creditor XYZ
P.O. Box 12345
Honolulu, HI 96813

General Welding Supply Company
Attn: Carolyn Smith
One Hollow Lane
Suite 500
Buffalo, NY 10984

Joe & Jane Smith
97-4837 Park Place
Kapolei, HI 96707

The Credit Union
123 4th Street
New York, NY 10002

SSGT Jane Doe
Unit 1212 Box 509
APO AP 96278-2050

Belgian Waffles, B.V.
Av. Paul Rousseau 25
1140 Bruxelles
BELGIUM