

**SO ORDERED**



*Paul Mannes*

PAUL MANNES

UNITED STATES BANKRU U. S. BANKRUPTCY JUDGE  
DISTRICT OF MARYLAND  
(Greenbelt Division)

\_\_\_\_\_  
In re: \*  
\*  
GIANPAOLO A. POLIGNANO \*  
\*  
Debtor \*  
\*  
\_\_\_\_\_

Case No. 12-16780-PM  
Chapter 7

**MEMORANDUM TO DEBTOR**

The court is in receipt of Debtor’s Verification of Matrix filed on April 17, 2012. The court is unaware of any Master Mailing Matrix having been filed with Debtor’s petition as required pursuant to Bankruptcy Rule 1007(a)(1) and Local Rule 1007-1. Debtor is hereby instructed to file a Master Mailing Matrix within 14 (fourteen) days from the date of this Memorandum. Debtor is referred to the following Clerk’s guidelines for preparing the Matrix and is urged to contact the Clerk’s Office for assistance with filing the Matrix:

## Creditor Mailing Matrix

When you create the creditor matrix, it must be clearly printed or computer generated then saved in a text format then either uploaded to Creditor Maintenance on the Bankruptcy menu option on CM/ECF or saved to a 3.5in IBM version floppy disk or CD-ROM.

### *Matrix Format*

- \* Complete address, clearly typed or printed
- \* Left justified in a single column down the left edge of the page
- \* Each creditor's address must be single-spaced
- \* Double-space between each address

### *Addressing*

Each creditor entry must consist of no more than five total lines. Standard English format is preferred; i.e. first letters of proper names are capitalized, all others are in lower case. The address must include:

- \* Creditor's name
- \* Creditor's street address
- \* Creditor's, city, state and zip code. (Include a comma between city and state; state must appear in a two letter, capitalized format). The city, state and zip code must all appear together on the final line of each creditor's address.

### *Other Matrix considerations*

- \* Pursuant to Local Bankruptcy Rule 1007-1(d), the court requires a verification indicating that the listing is a true and accurate list of all creditors. The Matrix Verification Form must be dated, signed by the debtor, and filed as a separate document.
- \* Do not include account numbers in any part of the address.
- \* Do not include the address for the debtor or debtor's attorney in the mailing matrix.
- \* Do not include any taxing authorities unless monies are owed. The information is mailed separately by the court.
- \* You can use any word processor to create the list. Click the link for directions using two popular software programs, [WordPerfect](#) and [Microsoft Word](#).

### *Amended Matrix (to add or update creditor information)*

- \* The Amended Creditor Matrix must be labeled "Amended" and must include only the creditors not appearing on the previously filed list(s).
- \* The Amended Matrix must be filed with a signed Amended Verification of Creditor Matrix Form.

### *Examples*

MBNA America  
PO Box 15019  
Wilmington, DE 19886-5019

Wells Fargo Financial  
5 Gateway Drive  
Suite 5000  
Columbia, MD 21046

**END OF MEMORANDUM**

Cc: Debtor  
Michael G. Wolff, Chapter 7 Trustee