

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

PUBLIC NOTICE

OF

**NEW EFFECTIVE DATE FOR STANDING ORDER NO. 19-7, STANDING ORDER NO.
19-8, AND STANDING ORDER NO. 19-9**

Pursuant to Standing Order Nos. 19-7, 19-8, and 19-9—Addendum, a new effective date, November 22, 2019, has been set for the following Standing Orders of the Court: Standing Order No. 19-7, Standing Order No. 19-8, and Standing Order No. 19-9. This supersedes the previous effective date of November 15, 2019, for these respective standing orders.

William C. Redden
Clerk of Court

Date: November 12, 2019

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

In re

)	
Order Adopting Revised)	Standing Order Nos. 19-7, 19-8, and 19-9—
Effective Date to Standing)	ADDENDUM
Order No. 19-7, Standing)	
Order No. 19-8, and)	
Standing Order 19-9)	
)	

ORDER

Order Adopting New Effective Date for Standing Order Nos. 19-7, 19-8, and 19-9

A new effective date, November 22, 2019, has been set for the following Standing Orders of the Court: Standing Order No. 19-7, Standing Order No. 19-8, and Standing Order No. 19-9, which supersedes the previous effective date of November 15, 2019, for these respective standing orders.

NOW, IT IS THEREFORE ORDERED that:

The above previous effective date of the above referenced standing orders, November 15, 2019, be and the same hereby is superseded with the new effective date for the same, November 22, 2019.

Attachment

FOR THE COURT:

Stephen C. St. John
STEPHEN C. ST. JOHN
Chief Judge, United States Bankruptcy Court

Date: November 12, 2019

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

PUBLIC NOTICE

OF

AMENDMENTS TO LOCAL BANKRUPTCY RULES

**1006-1(C)(1), 1007-1(A), (C), (H)(1)-(3) & (I)(2), 2003-1(B)(2), 2016-1(C)(3), 3015-1(G),
3015-2(F)(1), (G)(1) & (2), and (H)(1) & (3), 3070-1(C), and 9010-1**

AMENDMENTS TO EXHIBIT 5: INSTRUCTIONS FOR CREDITOR MATRIX

AND

ABROGATION OF LOCAL BANKRUPTCY RULE 1017-3

Effective November 15, 2019, pursuant to the entry of Standing Order No. 19-7, as attached, the Court amends Local Bankruptcy Rules 1006-1(C)(1), 1007-1(A), (C), (H)(1)-(3) & (I)(2), 2003-1(B)(2), 2016-1(C)(3), 3015-1(G), 3015-2(F)(1), (G)(1) & (2), and (H)(1) & (3), 3070-1(C), and 9010-1, amends Exhibit 5: Instructions for Creditor Matrix, and abrogates Local Bankruptcy Rule 1017-3.

William C. Redden
Clerk of Court

Date: September 3, 2019

Attachment

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

In re:

)	
Order Adopting Revision to)	Standing Order No. 19-7
Local Bankruptcy Rules)	
)	

ORDER

Adopting Amendments to Local Bankruptcy Rules 1006-1(C)(1), 1007-1(A), (C), (H)(1)-(3) & (I)(2), 2003-1(B)(2), 2016-1(C)(3), 3015-1(G), 3015-2(F)(1), (G)(1) & (2), and (H)(1) & (3), 3070-1(C), and 9010-1; Amending Exhibit 5—Instructions for Creditor Matrix; and Abrogating Local Bankruptcy Rule 1017-3

Amendments made to Local Bankruptcy Rules 1006-1(C)(1), 1007-1(A), (C), (H)(1)-(3) & (I)(2), 2003-1(B)(2), 2016-1(C)(3), 3015-1(G), 3015-2(F)(1), (G)(1) & (2), and (H)(1) & (3), 3070-1(C), and 9010-1; the abrogation of Local Bankruptcy Rule 1017-3; and amendments made to Exhibit 5—Instructions for Creditor Matrix, have been adopted and approved of by the Court.

NOW, IT IS THEREFORE ORDERED that:

The above amended Local Bankruptcy Rules, Exhibit amendment, and Local Rule abrogation, shall take effect on November 15, 2019.

Attachments

FOR THE COURT:

/s/ Stephen C. St. John
STEPHEN C. ST. JOHN
Chief United States Bankruptcy Judge

Date: September 3, 2019

UNITED STATES BANKRUPTCY COURT
for the
EASTERN DISTRICT OF VIRGINIA

AMENDED LOCAL BANKRUPTCY RULES 1006-1(C)(1), 1007-1(A), (C), (H)(1)-(3) & (I)(2), 2003-1(B)(2), 2016-1(C)(3), 3015-1(G), 3015-2(F)(1), (G)(1) & (2), and (H)(1) & (3), 3070-1(C), and 9010-1

**AMENDED EXHIBIT 5: INSTRUCTIONS FOR CREDITOR
MATRIX**

AND

ABROGATED LOCAL BANKRUPTCY RULE 1017-3



Effective November 15, 2019

(Ver. 08/30/19)

RULE 1006-1 INSTALLMENT PAYMENTS, NONPAYMENTS, WAIVER, REFUNDS

(C)(1) **Nonpayment:** If a petition, complaint or other document is not accompanied by the proper filing fee or, if applicable, an application as set forth in paragraph (A) or (B) of this Local Bankruptcy Rule, the Clerk shall give notice to cure the filing fee deficiency by the close of business on the next day after the notice to cure is given. The Clerk may provide such notice by mail or by e-mail if the Debtor has elected to receive notices through the Court's Debtor Electronic Bankruptcy Noticing system. The notice period shall commence for mailed notices 3 days after the notice is mailed and for e-mailed notice when the notice is e-mailed. ~~Unless the fee is paid or the party requests a hearing on the matter by the close of business on the next day after the notice to cure is given, the Clerk shall dismiss the petition or complaint or strike the pleading or other document without further notice.~~ The Clerk shall reject any partial payment of any fee.

(a) **Petition.** The Clerk's notice shall provide that the debtor either must (i) timely cure the filing fee deficiency or (ii) timely file a response and attend a hearing to explain why the petition should not be dismissed.

(b) **Complaint or Other Document.** Unless the fee is paid or the party requests a hearing on the matter by the close of business on the next day after the notice to cure is given, the Clerk shall dismiss the complaint or strike the pleading or other document without further notice.

Comments

1006-1(C)(1) These rule provisions are amended as a result of the holding in *No v. Gorman*, 891 F.3d 138 (4th Cir. 2018). [Changes effective 11/15/19.]

RULE 1007-1 LISTS, SCHEDULES AND STATEMENTS

(A) **Possible Dismissal of Case.** ~~Except as provided in LBR 1017-3, i~~In any case in which lists, schedules and statements are not filed at the time of the filing of a voluntary petition, the Clerk shall ~~enter an order of dismissal unless the same are filed within 14 days after the filing of the petition, or a motion to extend time for filing lists, schedules and statements has been filed prior to the expiration of the 14-day period.~~ give notice to cure the deficiency. The Clerk's notice shall provide that the debtor either must (1) file the lists, schedules and statements or a motion to extend time for the same within 14 days after the filing of the petition, or (2) timely file a response and attend a hearing to explain why the case should not be dismissed.

....

(C) **Order Extending Time:** If no objection to the motion to extend the time for filing is timely filed with the Court, the Clerk shall enter an order extending time for filing to not later than the

seventh day prior to the scheduled meeting of creditors. ~~If the lists, schedules, statements and other documents are not filed by said date, the Clerk shall enter an order dismissing the case. The Clerk's order shall further provide that the debtor either must (1) file the lists, schedules and statements or further motion to extend time for the same by the date set forth therein; or (2) timely file a response and attend a hearing to explain why the case should not be dismissed.~~

....

(H) List of Creditors, Statement of Social Security Number, and Payment Advices or Other Evidence of Payment

(1) ***Filing***: The debtor shall file with the petition a list containing the name and address of each creditor which shall serve as a mailing matrix. If not filed via the Electronic Case Files System, the mailing matrix shall be submitted on a ~~computer diskette~~ flash drive in the format specified by the Clerk. The mailing matrix shall suffice for the list of creditors referred to in FRBP 1007(a). As required under FRBP 1007(f), the debtor shall submit a verified statement that sets out the debtor's social security number (statement of social security number), or states that the debtor does not have a social security number. If not filed via the Electronic Case Files System, the debtor shall submit the statement with the petition.

(2) ***Possible Dismissal of Case; Notice***

(a) In any case in which the list of creditors is not filed at the time of the filing of the voluntary petition, the Clerk shall ~~enter an order of dismissal unless the same is filed in the required format not later than 3 days after the filing of the petition~~ issue a notice that the debtor either must (i) file the same in the required format not later than 3 days after the filing of the petition; or (ii) timely file a response and attend a hearing to explain why the case should not be dismissed.

(b) In any case in which the statement of social security number in a voluntary case is not submitted at the time of the filing of the voluntary petition, the Clerk shall ~~enter an order of dismissal unless the same statement is submitted in the required format not later than 3 days after the filing of the petition~~ issue a notice that the debtor either must (i) submit the statement in the required format not later than 3 days after the filing of the petition; or (ii) timely file a response and attend a hearing to explain why the case should not be dismissed.

(3) ***Waiver***: An exception to the requirement of submission of creditors on a ~~computer diskette~~ flash drive will be considered by the Court only upon submission of a waiver request filed with the petition. The form shall be provided by the Clerk upon request. In addition to the waiver request, the debtor shall file the list of creditors in the scannable format specified by the Clerk. ~~If the Court denies the request, the debtor or the attorney~~

~~for the debtor shall submit the list of creditors on computer diskette not later than 3 days after the Clerk's notification that the request has been denied. If the Court denies the request, the Clerk shall issue a notice that the request has been denied. The notice shall further provide that the debtor either must (a) submit the list of creditors on a flash drive not later than 3 days after the Clerk's notification that the request has been denied; or (b) timely file a response and attend a hearing to explain why the case should not be dismissed.~~

(I) Individual Debtor's Statement of Compliance with Credit Counseling Requirement

....

(2) **Possible Dismissal of Case; Notice:** In any case in which a properly completed statement of compliance referenced in paragraph (I)(1) of this Local Bankruptcy Rule, together with attached documents as specified therein, is not filed at the time of the filing of the voluntary petition, the Clerk shall ~~enter an order of dismissal unless the same is filed not later than 3 days after the filing of the petition~~ issue a notice that the debtor either must (a) file the same not later than 3 days after the filing of the petition; or (b) timely file a response and attend a hearing to explain why the case should not be dismissed. Unless the Court orders otherwise, if the debtor has filed a statement under FRBP 1007(b)(3)(B), but does not file the documents required by FRBP 1007(b)(3)(A), the Clerk shall issue a notice that the debtor either must (a) file the same within 14 days of the order for relief; or (b) timely file a response and attend a hearing to explain why the case should not be dismissed within 14 days of the order for relief, the Clerk shall enter an order of dismissal. The Clerk shall give notice of this Local Bankruptcy Rule to the debtor or debtor's counsel who files a petition not accompanied by the required statement of compliance with credit counseling requirement referenced in paragraph (I)(1) of this Local Bankruptcy Rule.

Comments

1007-1(A), (C), (H)(2) and (3) and (I)(2) These rule provisions are amended as a result of the holding in *No v. Gorman*, 891 F.3d 138 (4th Cir. 2018). Rule 1007-1(H)(1) and (3) also has been amended to update the identified media that should be used to provide the referenced documents to the Clerk.
[Changes effective 11/15/19.]

~~RULE 1017-3 SUSPENSION OF AUTOMATIC DISMISSAL~~

~~**Show Cause Hearing in Lieu of Dismissal in Certain Cases:** Notwithstanding the provisions of LBR 1006-1, 1007-1(A), LBR 1007-3(A), 2003-1(B), 3015-1(G), 3015-2(H) and 3070-1(C), the~~

Clerk shall not enter an order dismissing the debtor's case if the case was previously converted from any other chapter of title 11. In such a case, the Clerk shall, in lieu of dismissal, issue a notice to show cause to the debtor and debtor's attorney.

Comments

1017-3 This rule is abrogated as a result of the holding in *No v. Gorman*, 891 F.3d 138 (4th Cir. 2018). [Change effective 11/15/19.]

RULE 2003-1 MEETING OF CREDITORS & EQUITY SECURITY HOLDERS

(B) Possible Dismissal for Failure to Appear

(1) ~~Notice of Possible Dismissal of Case; Notice~~: Notice of possible dismissal for failure to attend the meeting of creditors shall be provided in the notice of §341 meeting.

~~(2) Chapter 12 and 13 Cases; No Asset Chapter 7 and 11 Cases~~

(2) Possible Dismissal of Case; Order (a) Except as provided in LBR 1017-3, ~~u~~Upon certification by the United States trustee that either debtor or debtor's counsel has not appeared at a meeting of creditors, ~~in a chapter 12 or 13 case,~~ the Clerk shall issue an order dismissing the case for the debtor to appear and explain why the case should not be dismissed.

~~(b) Except as provided in LBR 1017-3, upon certification by the United States trustee that either debtor or debtor's counsel has not appeared at a meeting of creditors, in a chapter 7 or 11 case, and it further appears, based upon information in the debtor's schedules or other reports filed by the debtor or debtor's counsel, that there will be no assets available for distribution to creditors, the Clerk shall issue an order dismissing the case.~~

Comments

2003-1 Subparagraph (B)(2)(a) and (b) are consolidated and amended as a result of the holding in *No v. Gorman*, 891 F.3d 138 (4th Cir. 2018). [Changes effective 11/15/19.]

RULE 2016-1 COMPENSATION OF PROFESSIONALS

(C) *For Debtor's Attorney in Chapter 13 Case*

....

(3) *Amount of “No-Look” Fee Specified under Subparagraphs (C)(1)(a) and (C)(3)(a)*

(a) If the initial fee charged to a debtor(s) for services in a Chapter 13 case does not exceed the fee, as specified in the “Adjustment of Dollar Amounts” statement published and updated periodically by the Clerk, as approved by the Court, (excluding the initial filing fee), a formal application for approval and payment of the unpaid amount through the chapter 13 plan will not be required if the total fee and the unpaid portion clearly is set forth in the chapter 13 plan, and the fee is consistent with the disclosure of compensation statement filed under Federal Rule of Bankruptcy Procedure 2016 at the commencement of the case. An election under this subparagraph must be made at the commencement of the case; otherwise, it shall be deemed waived and compensation and reimbursement of expenses shall be requested in the manner set forth in subparagraph (C)(3)(d)(i) and (ii) of this Local Bankruptcy Rule.

....

(iii) Alexandria and Richmond Divisions: Any objection to allowance and payment of compensation in the amount stated in the chapter 13 plan must be filed no later than the last day for filing objections to confirmation of the plan. If no objection is filed, the Court may approve the disclosed compensation and confirm the plan without holding a hearing when the plan is confirmed.

(iv) Norfolk and Newport News Divisions: Any objection to allowance and payment of compensation in the amount stated in the chapter 13 plan must be filed no later than the last day for filing objections to confirmation of the plan. If no objection is filed, the Court may approve the disclosed compensation when the plan is confirmed after holding a hearing.

(iv) The attorney for the debtor(s) should not send a bill directly to the debtor(s). If the debtor(s) receive(s) a bill from the debtor’s(s’) attorney, the debtor(s) should send a copy of the bill to the chapter 13 trustee.

(vi) Notwithstanding the provisions of subparagraph (C)(3)(a)(iii) of this Local Bankruptcy Rule, nothing will prevent or prohibit the United States trustee or the chapter 13 trustee from filing pleadings or otherwise challenging fees awarded under this rule to the attorney for the debtor(s) after confirmation of the debtor’s(s) plan, should circumstances warrant such a challenge. Any such challenge shall be determined by the Court after notice and a hearing. In addition, the Court, *sua sponte*, may suspend the application of this rule to the debtor’s(s’) attorney. In such case, the

attorney for the debtor(s) may request a hearing within 14 days of the Court's ruling.

Comments

2016-1 Subparagraph (C)(3)(a)(iii) is amended, a new (iv) is added, and current (iv) and (v) are re-designated (v) and (vi), respectively, in light of the referenced change in procedure for the Norfolk and Newport News Divisions. (See combined Norfolk Standing Order No. 18-1 and Newport News Standing Order No. 18-1, which was entered on October 9, 2018, and provides that, "Confirmation Hearings will be held with regard to all Chapter 13 original and amended plans filed on or after October 29, 2018," in the aforesaid divisions of the Court.) [Changes effective 11/15/19.]

RULE 3015-1 CHAPTER 12 PLAN REQUIREMENTS

(G) ***Possible Dismissal of Case; Notice:*** ~~Except as provided in LBR 1017-3, †The Clerk is to monitor the filing of chapter 12 plans. If the debtor does not, within 90 days after filing the chapter 12 petition, file either a plan or a motion to extend the time to file a plan, the Clerk shall enter an order dismissing the chapter 12 case~~ file a plan with the chapter 12 petition, the Clerk shall issue a notice that the debtor either must (1) file the chapter 12 plan or a motion to extend time to file a plan within 90 days after filing the chapter 12 petition; or (2) timely file a response and attend a hearing to explain why the case should not be dismissed.

Comments

3015-1 Paragraph (G) of this rule provision is amended as a result of the holding in *No v. Gorman*, 891 F.3d 138 (4th Cir. 2018). [Changes effective 11/15/19.]

RULE 3015-2 CHAPTER 13 PLAN REQUIREMENTS

(F) ***Modified Chapter 13 Plan and Related Motions***

(1) ***Procedure where no plan has been confirmed***

.....

(d) ***Effect on a Hearing Scheduled on Objection(s) to any Previously Filed Unconfirmed Plan***

(i) Once a modified plan and related motions has been filed by the debtor, all previously filed unconfirmed plans and related motions are deemed withdrawn.

~~(ii) Norfolk and Newport News Divisions. In the Norfolk and Newport News Divisions, the filing of a modified plan and related motions does not remove a previously scheduled hearing on objection to confirmation from the court calendar. Removal of any such hearing must be requested by the objecting party and agreed to by the Court.~~

~~(iii) Richmond and Alexandria Divisions. In the Richmond and Alexandria Divisions, ¶The filing of a modified plan and related motions will remove a previously scheduled hearing on objection to confirmation from the court calendar without further order of the Court, but without prejudice to any party's right to object to the modified plan.~~

(G) Confirmation of Plan and Granting of Related Motions ~~Without a Hearing~~: After the time for filing objections has passed and if no objection has been timely filed:

(1) Richmond and Alexandria Divisions: ¶The Court may enter an order confirming the plan and granting the relief sought in the related motions without holding a hearing, or the Court may direct that a hearing be held.

(2) Norfolk and Newport News Divisions:

(a) A confirmation hearing will be held even if no objections have been filed.

(b) A scheduled confirmation hearing will not be convened when:

(i) an amended plan is filed prior to the scheduled confirmation hearing; or

(ii) a consent resolution to an objection to confirmation anticipates the filing of an amended plan and the objecting party removes the scheduled confirmation hearing prior to 3:00 p.m. on the last business day before the confirmation hearing.

(H) Possible Dismissal of Case for Failure to Timely File or Distribute Plan and Notice, Except as Provided in LBR 1017-3

~~(1) Clerk to Issue: Except as provided in LBR 1017-3, ¶The Clerk shall issue an order of dismissal in any chapter 13 case not meeting the timeliness of filing requirements of paragraphs B, C or D of this Local Bankruptcy Rule.~~

~~(2)~~(1) ***Notice of Possible Dismissal of Case; Notice:*** The Clerk shall give notice of this Local Bankruptcy Rule to the debtor or debtor's counsel at the time the petition is filed. The Clerk shall also give notice of this Local Bankruptcy Rule in the notice of meeting of creditors.

....

~~(3)~~(2) ***Dismissal of Case upon Denial of Confirmation:*** ~~Except as provided in LBR 1017-3, if~~ the Court denies confirmation of the debtor's original or subsequently modified Chapter 13 Plan and Related Motions, unless the Court has entered an order previously confirming a plan, the Clerk is directed to issue an order dismissing the chapter 13 case unless, within 21 days after denial of confirmation:

- (a) the debtor files a new Modified Chapter 13 Plan and Related Motions;
- (b) the debtor converts or moves to convert the case to another chapter of the Bankruptcy Code;
- (c) the debtor files a motion for reconsideration or appeals the denial of confirmation; or
- (d) the Court otherwise orders.

An order previously entered by the Court confirming a chapter 13 plan shall remain in full force and effect if a subsequently modified Chapter 13 Plan and Related Motions is denied confirmation by the Court.

Comments

3015-2 Subparagraphs (F)(1)(d) and (G)(1) and (2) are amended in light of the referenced change in procedure for the Norfolk and Newport News Divisions. (See combined Norfolk Standing Order No. 18-1 and Newport News Standing Order No. 18-1, which was entered on October 29, 2018, and provides that, "Confirmation Hearings will be held with regard to all Chapter 13 original and amended plans filed on or after October 29, 2018," in the aforesaid divisions of the Court.) Paragraph (H)(1) is eliminated in light of the revisions to paragraph (C). Paragraphs (H)(2) and (H)(3) are redesignated as paragraphs (H)(1) and (H)(2), respectively. [Changes effective 11/15/19.]

RULE 3070-1 PAYMENTS IN CHAPTER 12 AND CHAPTER 13 CASES

(C) *Debtor's Failure to Commence Payments in Chapter 13 Case*: ~~Except as provided in LBR 4017-3, e~~Each chapter 13 debtor shall commence payments proposed by the plan not later than 30 days after the date of the filing of the plan or the order for relief, whichever is earlier, unless the Court has set some different time. If payments are not received as required, the trustee shall certify the same to the Clerk. ~~Upon receipt of such a certification, the Clerk shall enter an order dismissing the case.~~

(1) *Alexandria, Norfolk, and Newport News Divisions*. Upon receipt of such a certification, the Clerk shall issue an order for the debtor to appear and explain why the case should not be dismissed.

(2) *Richmond Division*. The trustee may file a motion to dismiss and schedule a hearing thereon in accordance with the Public Notice dated January 15, 2019.

Comments

3070-1(C) This rule provision is amended as a result of the holding in *No v. Gorman*, 891 F.3d 138 (4th Cir. 2018). The Public Notice referenced in paragraph (C)(2) is accessible at the Court's internet website <https://www.vaeb.uscourts.gov> as posted on January 17, 2019, under Virginia Eastern News. [Change effective 11/15/19.]

RULE 9010-1 REPRESENTATION AND APPEARANCES: POWERS OF ATTORNEY

Requirement for Counsel: Except for filing or withdrawing a proof of claim, notice of mortgage payment change, notice of postpetition mortgage fees, expenses, and charges, response to a notice of final cure payment, request for notices or notice/service, notice of appearance, reaffirmation agreement, creditor change of address, transfer of claim or a transcript of court proceedings, no party or entity other than a natural person acting in his or her own behalf or, to the extent permitted by §304(g) of Pub.L. 103-394, a child support enforcement agency, may appear in a bankruptcy case or proceeding, sign pleadings, or perform any act constituting the practice of law except by counsel permitted to appear under LBR 2090-1. This Local Bankruptcy Rule applies to corporations, partnerships, limited liability companies, associations, and trusts, as well as to individuals acting in a representative capacity (such as under a power of attorney) for another. Any ~~petition~~, pleading or paper, other than those set forth in this Local Bankruptcy Rule, filed on behalf of an entity that is not a natural person acting in his or her own behalf and not signed by counsel permitted to appear under LBR 2090-1 shall be stricken by the Clerk, ~~or in the case of a petition, dismissed~~ unless the deficiency is cured within 14 days of the mailing or A delivery of a notice of deficiency. In the case of a petition, the Clerk shall issue a notice that the

debtor either must (A) cure the deficiency within 14 days of the mailing or delivery of such notice; or (B) timely file a response and attend a hearing to explain why the case should not be dismissed.

Comments

9010-1 In the case of a petition, the rule is amended as a result of the holding in *No v. Gorman*, 891 F.3d 138 (4th Cir. 2018). [Changes effective 11/15/19.]

INSTRUCTIONS FOR CREDITOR MATRIX ~~DISKETTE~~Last Revised: ~~December 1, 2009~~ November 15, 2019

The following instructions are applicable to all word processing software and third-party bankruptcy software packages:

1. Open your word processing software and enter the creditor information, making sure of the following:
 - a. Creditors are listed in a single column.
 - b. There are two blank spaces separating each creditor.
 - c. The second line of each creditor listed must be either a street address or a P.O. Box, with the periods included (e.g., 200 South Main Street or P.O. Box 241).
 - d. The last line of each creditor must be in the format of City, State (two-letter abbreviation), Zip (e.g., Alexandria, VA 22314).
 - e. No Account numbers or dollar amounts may be included within the creditor information.
2. ~~Choose the 'Save As' function in your word processing software. In earlier versions of WordPerfect, this is known as 'Text In/Out'. In most software packages, there will be a box that will indicate the format of the document (e.g. Word 5.0 format, WordPerfect 5.1). This box usually is located just below where the name of the file is entered. The format for all diskettes should be one of the following (depending on your software): ASCII DOS Text, Plain DOS Text or Text Only. These are the only formats that will be accepted. When you have selected the correct format, save the file.~~
3. Save your creditor matrix to a flash drive in plain text format.