

Creditor Maintenance

In CM/ECF the creditor matrix is uploaded into the system as a **text (.txt) file**. Creditors submitted from the matrix are stored in a separate database from other parties to the case and these records are used for noticing and proofs of claims. Another CM/ECF module illustrates uploading the matrix.

Special processing is required for maintaining these records.

Creditor records can be individually added, amended, or deleted. The following steps illustrate how these records are managed within the creditor database.

- STEP 1** To access the creditor database click **Bankruptcy** on the CM/ECF Main Menu. (See Figure 1.)



Figure 1

- STEP 2** The **BANKRUPTCY EVENTS** screen displays. (See Figure 2.)



Figure 2

- ◆ Click the Creditor Maintenance hyperlink.

STEP 3 The **CREDITOR MAINTENANCE** menu will then display.
(See Figure 3.)



Figure 3

- ◆ Select the Enter Individual Creditors hyperlink to show how a new creditor can be added to the creditor database.
- ◆ To edit a creditor, proceed to **STEP 8**.
- ◆ To delete a creditor, proceed to **STEP 12**.

STEP 4 The **CASE NUMBER** screen is the next screen in this process.
(See Figure 4.)



Figure 4

- ◆ Enter the **Case Number** in the format yy-nnnn, including the hyphen.
- ◆ Click **[Next]** to continue.

STEP 5 The **CREDITOR INFORMATION** screen displays. (See Figure 5.)

Figure 5

NOTE: CM/ECF will warn the user if the case already contains creditors. (See Figure 5.) This message may prompt the user to perform a creditor search/query prior to manually adding the creditor, thus avoiding the possibility of a double entry.

- ◆ Enter the creditor name and address information.

Remember: 5 line maximum
 Each line no more that 40 characters
 Avoid special characters (# & C/O are okay)
 Account number/attention line placed on line 2
 City, state and zip on last line
 Zip + four must include hyphen
 State must be 2 letter abbreviation

- ◆ **Creditor Type** defaults to "Creditor." Other values available may be:

Administrative,
 Limited Notice,
 Notice of Appearance,
 20 Largest Unsecured Creditors.

Follow local court directives in selecting creditor type.

- ◆ If the creditor being added is a member of the creditor committee, click the [Yes] button after the **Creditor Committee** button.
- ◆ If you have multiple creditors to add, accept the default of

[Continue to Enter] button and then click [Next] to continue.

- When you have entered the final creditor, click the [Last Entry] button, then click [Next] to continue.
- If you have only one creditor to add, click the [Last Entry] button then click [Next] to continue.

STEP 6 The **TOTAL CREDITORS ENTERED** screen will appear.
(See Figure 6.)



The screenshot shows the 'Add Creditor(s)' screen in the CM/ECF system. The navigation bar at the top includes 'Bankruptcy', 'Adversary', 'Query', 'Reports', 'Utilities', and 'Logout'. The main content area displays 'Total Creditors Entered 1' and a 'Submit' button.

Figure 6

- ◆ Verify the number of creditors you have entered.
- ◆ If the number is not correct, click the browser [Back] button to investigate your entries.
- ◆ Otherwise, click [Submit] to continue.

STEP 7 The **CREDITORS RECEIPT** screen will then display.
(See Figure 7.)



The screenshot shows the 'Creditors Receipt' screen in the CM/ECF system. The navigation bar at the top includes 'Bankruptcy', 'Adversary', 'Query', 'Reports', 'Utilities', and 'Logout'. The main content area displays a table with the following data:

Case Number	00-10122
Total Creditors Added to Database	1

Below the table, there are two links: [File A Proof Of Claim](#) and [Return To Creditor Maintenance Menu](#).

Figure 7

This screen confirms the number of creditor records that have been added to the creditor database. The example in STEP 7 shows just one creditor added in this manner.

When claims are filed in CM/ECF, they are attached to the specific creditor record of the claimant.

The Proof of Claim module is accessible on this screen so a claim can be added to this new creditor in one continuous operation. There are instructions for filing claims in another lesson.

- ◆ Click [Return to Creditor Maintenance Menu](#) to continue creditor processing.

STEP 8

To **edit an individual creditor record...**

Click **Bankruptcy** on the CM/ECF Main Menu. (See Figure 1.)

Click **Creditor Maintenance**. (See Figure 2.)

Click **Edit Creditors** (See Figure 3.)

- ◆ The **CREDITOR SEARCH** screen appears so you can identify which creditor you wish to work with. (See Figure 8.)

For either editing or deleting, creditor records must first be found and retrieved from the creditor database. The **Enter Name of Creditor** field allows you to enter search criteria to locate the creditor you wish to modify or delete.



Figure 8

Entering “Finance” as a significant word search clue will find all creditors for this case with “Finance” anywhere within the name.

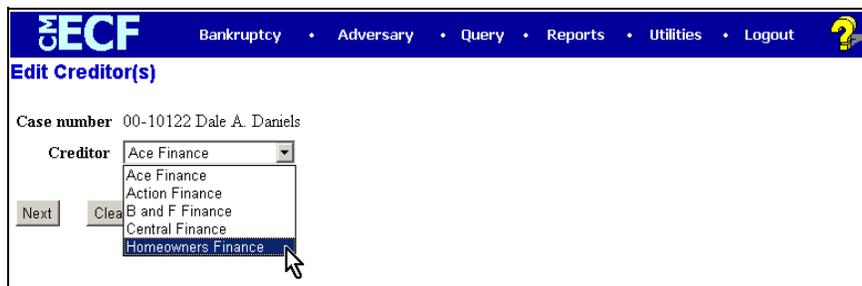
- ◆ Select **Edit a creditor** and click **[Next]** to continue.

Search Hints:

- Searching is case sensitive. (Smith not smith)
- Include punctuation. (O'Brien), (Zeta-Jones)
- Partial names can be entered (Smi)
- Significant words in names are effective. (Radio for Northwest Radiology and Radio Shack)
- Try alternate search clues if your first search is not successful
- Wild cards are not required.

STEP 9

The **SEARCH RESULTS** screen for the search clue of Finance appears below (See Figure 9a.)



The screenshot shows the ECF system interface. At the top, there is a navigation bar with the ECF logo and links for Bankruptcy, Adversary, Query, Reports, Utilities, and Logout. Below this is the title "Edit Creditor(s)". The main content area shows "Case number 00-10122 Dale A. Daniels". Underneath, there is a "Creditor" dropdown menu. The dropdown is open, displaying a list of creditors: Ace Finance, Action Finance, B and F Finance, Central Finance, and Homeowners Finance. The "Homeowners Finance" option is highlighted. To the left of the dropdown are "Next" and "Clear" buttons.

Figure 9a

- ◆ In this example there are several creditors found in this search.
- ◆ Highlight the creditor filing the claim and click **[Next]**.

NOTE:

If no search criteria are entered in the search window, all creditors belonging to the case will appear on the next screen. To view and scroll the entire list, click and hold the mouse on the creditor name window. (See Figure 9b.)

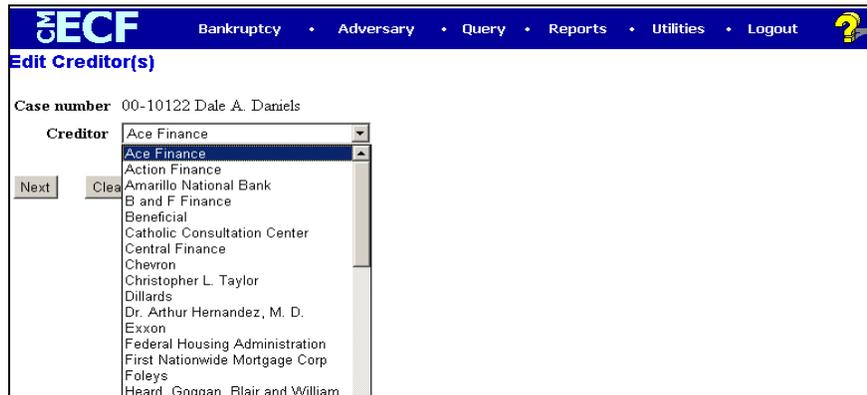


Figure 9b

STEP 10 The **EDIT CREDITOR** screen will display. (See Figure 10.)

- ◆ Complete any appropriate corrections or amendments.
- ◆ Click [Submit].



Figure 10

STEP 11 A screen will then appear with the message, "Modify Completed!" (See Figure 11.)



Figure 11

STEP 12 To delete an individual creditor record...
Click **Bankruptcy** on the CM/ECF Main Menu. (See Figure 1.)
Click **Creditor Maintenance**. (See Figure 2.)
Click **Edit Creditors**. (See Figure 3.)

- ◆ The creditor search screen appears so you can identify which creditor you wish to work with. (See Figure 12.)
- ◆ Enter the case number and creditor search criteria from the **EDIT CREDITOR(S)** screen.

For either editor or deleting, creditor records must first be found and retrieved from the creditor database. The **Enter Name of Creditor** field allows you to enter search criteria to locate the creditor you wish to modify or delete.



Figure 12

- ◆ Select **Delete Creditor(s)** and click **[NEXT]**.
- ◆ Matches to the creditor search will then be listed. (See Figure 12a.)



Figure 12a

- ◆ Highlight the correct creditor record to delete and click **[NEXT]**.
- ◆ Caution! This is the last screen before the creditor is deleted. (See Figure 12b.)

- ◆ Verify that this is indeed the correct record to delete and then click **[Submit]**.



ECF Bankruptcy • Adversary • Query • Reports • Utilities • Logout ?

Delete Creditor(s)

Case number 00-10122.Dale A. Daniels
Homeowners Finance
Acct. # 74355-8999-2
5000 Beltway
Dallas, TX 77550

Press Submit button to continue with delete.

Figure 12b

- ◆ The message “Delete Completed!” will appear to confirm that this creditor is no longer on the case record. (See Figure 12c.)



ECF Bankruptcy • Adversary • Query • Reports • Utilities • Logout ?

Deleted - creditor # 1899

Delete Completed!

Deleted 1 Creditor(s)

[Edit Creditor](#)

Figure 12c

- ◆ To continue editing creditors, click the Edit Creditor hyperlink.
- ◆ To perform another operation in CM/ECF, select another menu option from the Main Menu Bar.