

IN THE CIRCUIT COURT OF THE 11TH
JUDICIAL CIRCUIT IN AND FOR
MIAMI-DADE COUNTY, FLORIDA

COMPLEX BUSINESS LITIGATION
DIVISION

In re:

CRYSTAL CRUISES LLC, a California
limited liability company,

Case No. 2022-002742-CA-01
Lead Case

CRYSTAL HOLDINGS U.S., LLC, a
Delaware limited liability company,

Case No. 2022-002757-CA-01

CRYSTAL AIRCRUISES, LLC, a Florida
limited liability company, and

Case No. 2022-002758-CA-01

Assignors,
To:

(Jointly Administered Cases)

MARK C. HEALY,

Assignee.

_____ /

ASSIGNEE'S FIRST OMNIBUS OBJECTION TO CLAIMS

THIS IS AN OBJECTION TO YOUR CLAIM. THE ASSIGNEE IS ASKING THE COURT TO MODIFY OR DISALLOW THE CLAIM THAT YOU FILED IN THIS ASSIGNMENT FOR THE BENEFIT OF CREDITORS CASE. CLAIMANTS RECEIVING THIS OBJECTION SHOULD LOCATE THEIR NAMES AND CLAIMS ON EXHIBIT 1 TO THIS OBJECTION.

YOU SHOULD IMMEDIATELY CONTACT THE ASSIGNEE'S OFFICE AT CRYSTALCLAIMSOBJ@MOECKER-CRYSTAL.COM TO RESOLVE THE DISPUTE. IF YOU DO CONTACT THE ASSIGNEE'S OFFICE WITHIN 21 DAYS OF SERVICE OF THIS OBJECTION, THE ASSIGNEE AND THE COURT WILL PRESUME THAT YOU DO NOT OPPOSE THE OBJECTION TO YOUR CLAIM, AND YOUR CLAIM MAY BE DISALLOWED OR MODIFIED WITHOUT FURTHER NOTICE OR A HEARING.

Mark C. Healy (the “Assignee”), solely in his capacity as the Assignee for the benefit of creditors of Crystal Cruises LLC, Crystal Holdings U.S. LLC, and Crystal AirCruises LLC (collectively, the “Assignors”), files this omnibus objection to claims (the “Objection”), and in support thereof, states as follows:

BACKGROUND

1. On February 10, 2022, the Assignors executed and delivered, and the Assignee accepted, irrevocable assignments for the benefit of creditors to the Assignee (collectively, the “Assignments”). On February 11, 2022 (the “Petition Date”), a *Petition Commencing Assignment for the Benefit of Creditors* was filed by the Assignee for each of the Assignors, thereby commencing the following assignment for the benefit of creditors cases pursuant to Chapter 727 of the Florida Statutes, in this Court: *In re Crystal Cruises LLC*, Case No. 2022-002742-CA-01, *In re Crystal Holdings U.S. LLC*, Case No. 2022-002757-CA-01, and *In re Crystal Aircruises LLC*, Case No. 2022-002758-CA-01 (collectively, the “Assignment Cases”). On March 3, 2022, the Court entered orders in each of the Assignment Cases consolidating and jointly administering the Assignment Cases for procedural purposes.

RELIEF REQUESTED

2. Section 727.108(10) of the Florida Statutes provides that the Assignee shall “[e]xamine the validity and priority of all claims against the estate.” Furthermore, section 727.113(1) of the Florida Statutes provides that the Assignee “may file with the court an objection to a claim ...”

3. Section 727.109(4) of the Florida Statutes provides that the Court shall have the power to “allow or disallow claims against the estate and determine their priority ...”

4. The Assignee has examined the proofs of claim identified on **Exhibit 1**, and any documentation provided supporting such claims, and has determined that such claims should be modified or disallowed for the reasons set forth on **Exhibit 1**.

5. Accordingly, the Assignee files this Objection seeking to modify or disallow claims as set forth on the attached **Exhibit 1**.

PROCEDURES FOR CONSUMER AND EMPLOYEE CLAIMS OBJECTIONS

6. On February 28, 2023, the Court entered an order approving procedures for filing and resolving objections to consumer and employee claims in the Assignment Cases (the “Claims Procedure Order”).

7. Pursuant to the Claims Procedure Order, if a claimant disputes this Objection to their claim, then within 21 days of service of this Objection, such claimant must contact the Assignee via email at crystalclaimsobj@moecker-crystal.com to attempt to resolve the dispute. If a claimant fails to contact the Assignee within the required time period, the Assignee and the Court will presume that such claimant does not oppose the relief requested in this Objection, and the Assignee may submit an order to the Court sustaining this Objection as it relates to such claimant without any further notice or hearing. Upon entry, the Assignee will serve such order upon the subject claimant via email or, if the Assignee does not have an email address for the subject claimant, via U.S. Mail.

8. Pursuant to the Claims Procedure Order, if a claimant contacts the Assignee within the required time period, and thereafter, the Assignee determines that the Assignee and the claimant are unable to resolve the dispute, the Assignee may file a Notice of Impasse with the Court identifying the unresolved claim. The Notice of Impasse will be served by the Assignee on

the subject claimant via email or, if the Assignee does not have an email address for the subject claimant, via U.S. Mail.

9. Pursuant to the Claims Procedure Order, following the filing of a Notice of Impasse by the Assignee, the claimant must file with the Court a written response to this Objection within 21 days (a “Response”). If the claimant fails to file the Response with the Court within the required 21-day period, the Assignee and the Court will presume that such claimant does not oppose the relief requested in this Objection, and the Assignee may submit an order to the Court sustaining this Objection as it relates to such claimant without any further notice or hearing. Upon entry, the Assignee will serve such order upon the subject claimant via email or, if the Assignee does not have an email address for the subject claimant, via U.S. Mail.

10. Pursuant to the Claims Procedure Order, a Response must be timely filed with the Court and include:

- a. a statement setting forth the particular Objection (*e.g.*, the Assignee’s *First* Omnibus Objection to Claims or the Assignee’s *Fifth* Omnibus Objection to Claims) and the particular claim(s) to which the Response is directed, including the claim number;
- b. a concise statement setting forth the reasons why the Court should not grant the Objection with respect to such claim, including the factual and legal bases upon which the claimant relies in opposing the Objection;
- c. a copy of any other documentation or other evidence of the claim, to the extent not already included with the claim, upon which the claimant will rely in opposing the Objection, provided that confidential, proprietary, or otherwise protected information should not be publicly filed with the Court, but the existence of such information should be disclosed to counsel for the Assignee; and
- d. the name, address, telephone number, and email address of the responding claimant and/or the name, address, telephone number, and email address of the claimant’s attorney or designated representative

11. If a claimant files a Response within the required time period, the Assignee, in the Assignee's sole discretion, may set the matter for a preliminary non-evidentiary hearing. The Assignee may set multiple claims objections to be heard in a single preliminary non-evidentiary hearing.

12. The Assignee shall be permitted to file a reply to any Response no later than 2 calendar days before the preliminary non-evidentiary hearing with respect to the relevant Objection. No sur-reply shall be permitted absent prior Court approval.

13. If the matter is not resolved at the preliminary non-evidentiary hearing, the Assignee and the claimant shall make a further attempt to resolve the matter. Thereafter, if the matter remains unresolved, the Assignee, in the Assignee's sole discretion, may set the matter for evidentiary hearing.

14. The Assignee may, in his sole discretion and in accordance with other orders of the Court, settle the validity, priority, amount, nature, or extent of contested claims without any further notice, order, or approval of the Court

15. Pursuant to the Claims Procedure Order, if allowed, the first \$10,000 of an employee claim will be deemed a priority claim pursuant to Fla. Stat. § 727.114(d) without further notice, order, or approval of the Court, and the balance of any such claim will be deemed a general unsecured claim pursuant to Fla. Stat. § 727.114(f).

16. Pursuant to the Claims Procedure Order, if allowed, the first \$2,225 of a consumer claim will be deemed a priority claim pursuant to Fla. Stat. § 727.114(e) without further notice, order, or approval of the Court, and the balance of any such claim will be deemed a general unsecured claim pursuant to Fla. Stat. § 727.114(f).

17. The Assignee reserves all rights to amend and supplement this Objection and file further objections.

WHEREFORE, the Assignee respectfully requests that the Court enter an order sustaining this Objection, granting the relief requested herein, and granting any other relief the Court deems just and proper.

Dated: March 1, 2023.

BERGER SINGERMAN LLP
Co-Counsel for Assignee
1450 Brickell Avenue, Suite 1900
Miami, FL 33131
Telephone: (305) 755-9500
Facsimile: (305) 714-4340

By: /s/ Samuel J. Capuano
Paul Steven Singerman
Florida Bar No. 378860
singerman@bergersingerman.com
Samuel J. Capuano
Florida Bar No. 90946
scapuano@bergersingerman.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY a true and correct copy of the foregoing was served via the Florida Court's e-Filing Portal on March 1, 2023 to all parties that have entered an appearance in this case; and via email to all claimants listed on the attached **Exhibit 1** pursuant to the Claims Procedure Order.

By: /s/ Samuel J. Capuano
Samuel J. Capuano

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	REASON FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OB\23.02-01C	Alain Biloiseau	C4583	\$ 8,354.40	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Alexander Smith	C9392	\$ 5,068.80	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Allan Rappaport	C7338	\$ 6,457.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Andreas C Speiser & Sharon L Speiser	C2433	\$ 14,998.80	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Bachara Dolabany	C10458	\$ 3,631.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Brita Miller	C10959	\$ 31,201.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Bruce& Kathy Evans	C2374	\$ 9,639.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Cage Saul Johnson	C2547	\$ 2,533.99	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Carol R Ford & Richard Ford	C3580	\$ 3,840.30	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Catherine C Eagles & William Eagles	C777	\$ 2,314.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	CHERIE CHIH-YUN SUNG	C8912	\$ 4,901.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Cheryl Strong	C7696	\$ 4,159.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Chui Pak Chung & Tak Yee Carman Wong	C2558	\$ 2,354.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Crystal B Lewis & Berry Lewis	C1194	\$ 11,919.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Dallas C Mitchell	C407	\$ 3,000.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Daniel J. Kelleher	C5462	\$ 8,839.80	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Darrell E. Jeffers	C10905	\$ 1,063.35	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	David Shock & Sarah Shock	C3826	\$ 6,966.30	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	David T Liu & Kathy S Liu	C1459	\$ 4,901.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	David Traff	C10199	\$ 3,149.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Deborah A Flateman	C573	\$ 758.85	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	DeeAnn Dockins	C3259	\$ 93,941.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	REASON FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OB\23.02-01C	Diana Robertson	C10554	\$ 2,443.05	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Diane Poffel	C1003	\$ 3,743.40	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Duane Baxter	C7903	\$ 3,029.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Duk Sun Kim & Myung Sun Kim	C2541	\$ 33,985.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Edward BELSKY	C9919	\$ 10,100.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Edwin Brem	C232	\$ 2,941.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Elina Levit	C942	\$ 3,769.05	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Elizabeth F O'Quinn & Frank O'Quinn	C3815	\$ 4,685.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Eric B Brown	C3896	\$ 7,985.25	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Faye Huei Yin Lo & Steven Chihwa Lo	C3271	\$ 3,701.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	George Stevenson & Pamela Stevenson	C4203	\$ 10,933.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Gregory and Janice Weatherdon	C8102	\$ 2,930.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Hans Mirka	C1023	\$ 2,357.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Harold Prewitt	C7564	\$ 18,964.80	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Hugh James Duncan Fair	C1018	\$ 2,534.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	I Ping Elena Shih	C9683	\$ 5,147.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Jack C Conner III	C4331	\$ 2,432.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Jack Orme	C6780	\$ 7,292.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Jacqueline Evans	C2373	\$ 2,840.40	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Jammie Baugh & Walter Arbanas III	C2821	\$ 3,719.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Jana Angelakis & Marilyn Calister	C3650	\$ 4,783.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	John E Saunders III	C574	\$ 758.85	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	REASON FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OB\23.02-01C	John M Kummrow	C2780	\$ 4,616.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Joseph & Patricia Veilleux	C3108	\$ 2,875.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Joseph Bogovich	C2878	\$ 18,946.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Karen C Lewis & Richard A Gieseey	C801	\$ 16,003.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Karen Chin	C478	\$ 9,292.35	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Karen Enea	C1111	\$ 13,551.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Kathryn Petkovich	C9691	\$ 3,613.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Kevin Kanouse	C3267	\$ 2,534.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Kevin Moody	C5296	\$ 2,489.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Kimberly Bohart	C4298	\$ 2,253.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Lai Chu Chan & Yee Chu Suen	C7236	\$ 19,459.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Lawrence Denton	C2847	\$ 16,611.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Lee Sarty	C10702	\$ 5,805.75	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Leo Mack, Jr	C10200	\$ 3,073.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Mark Freitas	C4843	\$ 17,264.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Mark Moen	C10948	\$ 4,506.90	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Martin Silverstein & Andree Haas	C8543	\$ 10,957.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Martin Spiegel	C6464	\$ 2,263.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Masuo Ishida	C5735	\$ 8,970.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	MATTHEW MOLEN	C5434	\$ 5,347.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Michael & Sharon German	C5234	\$ 20,847.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Michael Bowman	C177	\$ 16,972.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	REASON FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OB\23.02-01C	Michael Quinn	C10772	\$ 3,129.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Michael R Mallonee & Ronald B Collum	C841	\$ 3,671.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Miranda Wu	C10776	\$ 19,136.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Neal W Blocher	C3648	\$ 3,198.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Nelida B MulKay	C5811	\$ 4,000.05	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Pamela Knowles	C5734	\$ 8,970.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Patricia Lee & Worldster Lee	C1945	\$ 4,860.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Peter J Van Putten & Connie R Van Putten	C269	\$ 4,874.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Phillip Buffington	C4502	\$ 4,709.55	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Richard J Torrey	C1681	\$ 15,953.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Richard W. Yip & Trea Chow Yip	C6501	\$ 43,456.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Rita Barill & Donna M Wilkie	C869	\$ 2,962.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Robert & Norma Morris	C3300	\$ 20,219.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Robert G Pucci	C4398	\$ 995.85	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Robert L Peluso & Janice Peluso	C222	\$ 4,173.90	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Robert Lymer & Margaret Fuller	C4015	\$ 6,247.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Robert William Collins	C9631	\$ 1,063.35	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Rocky Lee Daniels	C1598	\$ 6,927.30	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Ronald Nelson	C11029	\$ 26,046.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Sarah Yaffe & Christel Yaffe	C10679	\$ 6,007.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Sharon Gordon Cofer	C4992	\$ 12,617.85	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB\23.02-01C	Steven Baker	C11445	\$ 995.85	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -

EXHIBIT 1

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	REASONS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OB/J23.02-01C	Steven Price & Lisa Neufeld	C11463	\$ 19,318.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Susan Baker	C8569	\$ 4,278.90	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	TERESA CHOU	C8913	\$ 4,901.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Thomas Rath	C7802	\$ 19,981.65	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Thomas W Stephens	C3647	\$ 3,198.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Timothy Carl	C5090	\$ 8,928.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Valerie Calister-Kuhi	C631	\$ 2,456.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Valerie F Olson	C1720	\$ 5,784.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Viola D'ann Madewell	C2079	\$ 9,215.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Walter Johnston	C7131	\$ 2,387.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Wayne Byerly	C7631	\$ 10,933.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OB/J23.02-01C	Yvonne Campbell	C4801	\$ 3,704.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -