

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 FOURTH 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 16, 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 16, 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	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OOBJ23.03-03C	Catherine Grant	C097	\$ 8,414.62	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Catherine Low	C9465	\$ 1,124.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Catherine Shultz & Steven Schultz	C6111	\$ 30,971.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Catherine Shultz & Steven Schultz	C6112	\$ 8,232.30	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Catherine Shultz & Steven Schultz	C6115	\$ 37,266.21	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Celesta Freeman	C10313	\$ 8,998.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Charles & Mary Ren Ku	C5168	\$ 920.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Charles & Elizabeth Bild	C3021	\$ 2,392.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Charles & Elizabeth Bild	C3022	\$ 2,605.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Charles Alan Wende & Cynthia Ann Wende	C9783	\$ 2,183.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Charles V Graham	C988	\$ 2,801.40	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Charlotte Silva	C10016	\$ 500.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cheri Cohen Giecek	C2540	\$ 874.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cheri Hays Perez	C3709	\$ 821.25	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cheryl & William Naumann	C1660	\$ 2,753.40	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cheryl A Gruger	C1824	\$ 10,436.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cheryl L. Evans	C3364	\$ 804.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cheryl Walker	C10809	\$ 3,622.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Chialing Chung	C7468	\$ 920.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	CHIEW CHUAN ADRIAN LEE	C6813	\$ 1,931.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Chiharu Zeason	C10188	\$ 7,455.95	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	CHIH-MING CHU	C4924	\$ 2,372.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Christine & Jacob Reimer	C10100	\$ 1,933.20	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	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OOBJ23.03-03C	Christopher & Mary Lou Sordi	C10062	\$ 3,062.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Christopher & Mary Valle	C9211	\$ 1,919.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Christopher Esposito	C9765	\$ 2,665.30	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Chun Chung Daniel Ng	C1330	\$ 1,531.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Claire Reich	C11053	\$ 2,402.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Claude Phillips	C6089	\$ 4,428.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Clelia Crimmins & Thomas Crimmins	C2295	\$ 1,199.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Clement Yeung & Rosalind Yeung	C2567	\$ 1,936.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Colin B Clark & Lisa J Clark	C1640	\$ 8,183.40	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Consuelo G. & Luisito D. Magat	C6837	\$ 737.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Corneila Ryniker	C1235	\$ 2,404.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cornelius J & Catherine A McDermott	C3494	\$ 2,354.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Craig & Kathryn McCarthy	C1533	\$ 1,525.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Craig Reiff & Melissa Reiff	C1086	\$ 12,410.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Curt Anderson & Jo Anderson	C3825	\$ 2,147.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Curt Loomis	C9206	\$ 4,463.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Curtis Wong & Kathryn Wong	C9464	\$ 2,167.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cynthia & George Pality	C919	\$ 15,346.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cynthia Ishizaki	C5342	\$ 1,249.60	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cynthia Ishizaki	C5343	\$ 1,274.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cynthia Ishizaki	C5344	\$ 1,760.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cynthia Ishizaki	C5345	\$ 3,250.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cynthia Louise Murray	C5766	\$ 1,259.70	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	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OOBJ23.03-03C	Cynthia S Hazard	C3436	\$ 1,909.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Cynthia Sather	C2092	\$ 1,823.40	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Dallas Scott Hardy	C2238	\$ 1,511.85	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Daniel & Lita Crady	C5488	\$ 8,898.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Daniel B Pollock	C1221	\$ 1,517.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Daniel Chang	C9742	\$ 1,954.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Daniel Rosner	C6330	\$ 45,381.78	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Daniel Tucker	C2771	\$ 15,834.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Darlene & Roy Geigel	C823	\$ 20,000.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Darrell G & Laura Lafitte	C3577	\$ 2,057.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David & Deborah Winiewicz	C3122	\$ 7,844.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David & Debra Ruth Herman	C3079	\$ 1,662.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David & Georgeann Simia	C1616	\$ 1,408.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David & Linda Garrison	C2023	\$ 3,585.30	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David & Marguerite Schmidt	C3035	\$ 2,342.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David & Stephanie Meadows	C5299	\$ 4,466.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David & Susan Gell-Horton	C1309	\$ 1,264.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David Bowers	C5998	\$ 806.45	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David C Huner	C3872	\$ 4,182.45	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David Chipp	C9527	\$ 4,395.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David G Garvey	C653	\$ 14,426.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David H Worledge	C3892	\$ 8,288.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David I Wolf	C2062	\$ 19,094.37	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	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OOBJ23.03-03C	David Jonathan Spencer	C9446	\$ 5,490.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David M. O'Neal	C089	\$ 40,604.86	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David Newell	C7150	\$ 1,099.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David R. Richer	C2018	\$ 1,798.65	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	David Wohlgemuth	C6584	\$ 8,088.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Dawson Cooper	C7916	\$ 2,252.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Deborah & Robert Elkington	C8862	\$ 2,572.50	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Debra & Jack Henderson	C5231	\$ 1,611.90	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Debra Cederbaum	C4868	\$ 12,036.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Debra Kermmy	C9497	\$ 10,948.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Debra Kermmy	C9498	\$ 10,948.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Debra Monahan	C9339	\$ 1,184.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Denise Marie Coll & Nicholas William Sampson	C4020	\$ 12,418.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Dennis M & Cynthia B Suich	C10762	\$ 29,372.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Dennis M & Cynthia B Suich	C10763	\$ 52,348.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Dennis Maningo	C6809	\$ 737.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Diane & Michael Medeiros	C9014	\$ 1,757.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Diane & Michael Medeiros	C9015	\$ 1,172.10	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Dick Cheng Shieh	C7757	\$ 4,134.00	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Don Jones	C6849	\$ 2,207.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Don Preble	C9298	\$ 1,471.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Donald Cameron McAlpine	C2745	\$ 1,784.82	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Donald Dodelson	C5969	\$ 5,063.70	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	GROUNDS FOR OBJECTION	PROPOSED TREATMENT OF CLAIM	PROPOSED ALLOWED AMOUNT
OOBJ23.03-03C	Donald E Berryman	C3838	\$ 2,411.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Donald Friend	C5423	\$ 1,465.05	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	DONALD GUTKNECHT	C5481	\$ 4,463.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Donald Mulder & Patricia Mulder	C1260	\$ 2,504.70	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	Peter Gaal	C9685	\$ 3,873.90	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	SHANG BIN LU	C6607	\$ 2,026.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	SHANG BIN LU	C6613	\$ 2,026.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -
OOBJ23.03-03C	SHANG BIN LU	C6614	\$ 2,026.20	CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTER CARD)	DISALLOW AND EXPUNGE IN ITS ENTIRETY	\$ -