

**IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL  
CIRCUIT IN AND FOR MIAMI-DADE COUNTY, FLORIDA**

CASE NO: 2022-002742-CA-01

SECTION: CA44

JUDGE: Lisa Walsh

**CRYSTAL CRUISES LLC**

Plaintiff(s)

vs.

**MARK C HEALY**

Defendant(s)

**ORDER SUSTAINING, IN PART, ASSIGNEE'S THIRTY-SEVENTH OMNIBUS  
OBJECTION TO CONSUMER CLAIMS [ECF 384]**

**THIS MATTER** came before the Court upon the *Assignee's Thirty-Seventh Omnibus Objection to Claims* [ECF 384] (the "Objection") filed on July 21, 2023, by 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"). The Court, having reviewed the Objection and the record in this case, finding that notice of the Objection was sufficient and properly served on interested parties pursuant to the Court's *Order Granting Assignee's Motion for Entry of an Order Approving Procedures for Objections to Consumer and Employee Claims* [ECF 257] (the "Claims Procedure Order"), noting that no response to the Objection from any claimant listed on the attached **Exhibit 1** was filed within the 21-day period set forth in the Objection and the Claims Procedure Order nor was any response received by the Assignee that has not been resolved, finding that the relief requested in the Objection is in the best interests of the Assignors' estates, and otherwise finding that good and sufficient cause exists for granting the relief set forth herein, does hereby **ORDER AND ADJUDGE** that:

1. The Objection is **SUSTAINED** as to each of the proofs of claim identified on **Exhibit 1**

attached to this Order.

2. Each of the proofs of claim identified on **Exhibit 1** attached to this Order is treated as set forth in **Exhibit 1**.
3. This Order has no res judicata, estoppel, or other effect on the validity, allowance, or disallowance of any proof of claim identified in the Objection that is not listed on **Exhibit 1** attached to this Order.
4. The Assignee is authorized to take all actions necessary or appropriate to give effect to this Order.
5. The terms, conditions, and provisions of this Order shall be immediately effective and enforceable upon entry hereof.
6. The Court shall retain jurisdiction to resolve any dispute arising from or relating to this Order.

**DONE and ORDERED** in Chambers at Miami-Dade County, Florida on this 29th day of December, 2023.

2022-002742-CA-01 12-29-2023 9:28 AM  


2022-002742-CA-01 12-29-2023 9:28 AM

Hon. Lisa Walsh

**CIRCUIT COURT JUDGE**

Electronically Signed

**No Further Judicial Action Required on THIS MOTION**

**CLERK TO RECLOSE CASE IF POST JUDGMENT**

**Electronically Served:**

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**Physically Served:**

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	TREATMENT OF CLAIM	CONSUMER PRIORITY AMOUNT	GENERAL UNSECURED AMOUNT
37.OBJ23.07-11C	Albert & Lauri & Michael Hainsfurther	C10003	\$ 8,634.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANTS TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANTS HAVE BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Allis Maydew	C4400	\$ 14,426.08	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL EXPENSES. PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANT. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	REDUCE CLAIM AMOUNT AND CONSOLIDATE CLAIMS C4400 & C4401.	\$0.00	\$0.00
37.OBJ23.07-11C	Allis Maydew	C4401	\$ 3,629.40	CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANT. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	CONSOLIDATE CLAIMS C4400 & C4401, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$2,269.48
37.OBJ23.07-11C	Arlene Noodleman	C11456	\$ 14,898.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY AND OTHER SOURCES.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Barbara Sterling & Robert Klein	C3065	\$ 17,186.84	CLAIM IS A DUPLICATE OF ANOTHER CLAIM SUBMITTED BY CLAIMANTS.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Charlotte Shade	C7814	\$ 14,156.00	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2021.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$2,225.00	\$11,795.00
37.OBJ23.07-11C	Charlyn & Barry Slade	C992	\$ 3,393.40	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANTS TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$2,176.00	\$0.00
37.OBJ23.07-11C	Chi Chu Chen	C9606	\$ 7,109.60	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$600.00	\$0.00
37.OBJ23.07-11C	Christopher & Lori Elliott	C9590	\$ 10,070.00	CLAIMANTS WERE REFUNDED IN PART BY CRYSTAL IN 2021. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$1,545.00	\$0.00
37.OBJ23.07-11C	Cindy Schietroma	C6378	\$ 14,354.00	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2020. CLAIMANTS HAVES BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Daniel & Katherine Tortorici	C8757	\$ 8,208.00	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS). EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$2,498.00
37.OBJ23.07-11C	Daniel & Sondra Gotlin	C7893	\$ 14,069.16	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANTS WERE REFUNDED IN PART BY CRYSTAL IN 2020. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$584.04

In this Objection, the Assignee is objecting to the priority nature of the proofs of claim set forth on this Exhibit 1. The Assignee expressly reserves, and does not waive, his right to object to the amount of such claims, if appropriate.

**EXHIBIT 1**

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUND(S) FOR OBJECTION	TREATMENT OF CLAIM	CONSUMER PRIORITY AMOUNT	GENERAL UNSECURED AMOUNT
37.OBJ23.07-11C	Daniel F & Michele Cone	C8111	\$ 4,923.00	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$1,923.00	\$0.00
37.OBJ23.07-11C	David L Herrington	C1876	\$ 4,866.70	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL EXPENSES OR INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS).	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$200.00	\$0.00
37.OBJ23.07-11C	David Saft	C4887	\$ 1,880.40	CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$1,880.40
37.OBJ23.07-11C	David Saft	C4888	\$ 20,832.20	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (VISA OR MASTERCARD) .CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANTS. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$5,188.00
37.OBJ23.07-11C	David Shade	C7816	\$ 14,156.00	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2021.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$2,225.00	\$11,795.00
37.OBJ23.07-11C	Doris Jean (Jeannie) Hidey	C8622	\$ 10,445.55	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$935.55	\$0.00
37.OBJ23.07-11C	Douglas & Constance Brown	C6313	\$ 3,723.08	CLAIMANTS WERE REFUNDED IN PART BY CRYSTAL IN 2020. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$1,799.50	\$0.00
37.OBJ23.07-11C	Douglas W Mead	C487	\$ 13,177.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIM IS ONE OF FOUR CLAIMS FILED BY CLAIMANT. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	REDUCE CLAIM AMOUNT & ALLOW PARTIAL PRIORITY PAYMENT. RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$4,450.00	\$6,092.00
37.OBJ23.07-11C	Douglas W Mead	C488	\$ 7,296.26	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	REDUCE CLAIM AMOUNT AND RECLASSIFY BALANCE AS A GENERAL UNSECURED CLAIM.	\$0.00	\$5,837.00
37.OBJ23.07-11C	Douglas W Mead	C490	\$ 989.70	CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$989.70
37.OBJ23.07-11C	Douglas W Mead	C491	\$ 23,027.40	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	REDUCE CLAIM AMOUNT AND RECLASSIFY BALANCE AS A GENERAL UNSECURED CLAIM.	\$0.00	\$19,445.00
37.OBJ23.07-11C	Eduardo & Ava Herrera	C10254	\$ 1,914.00	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS)	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$400.00	\$0.00
37.OBJ23.07-11C	Emilie Zouhar	C9106	\$ 5,743.35	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS).	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$4,310.10	\$0.00
37.OBJ23.07-11C	Frank Somers	C1119	\$ 8,302.50	CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$8,302.50

**In this Objection, the Assignee is objecting to the priority nature of the proofs of claim set forth on this Exhibit 1. The Assignee expressly reserves, and does not waive, his right to object to the amount of such claims, if appropriate.**

**EXHIBIT 1**

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUND FOR OBJECTION	TREATMENT OF CLAIM	CONSUMER PRIORITY AMOUNT	GENERAL UNSECURED AMOUNT
37.OBJ23.07-11C	Frank Somers	C1120	\$ 74,998.70	CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANT. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$70,548.70
37.OBJ23.07-11C	Garry & Christine Welsh and Catherine & Peter W	C1257	\$ 15,580.00	CLAIMANTD HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$7,759.26	\$0.00
37.OBJ23.07-11C	Gregory & Enalyn Brown	C11619	\$ 8,504.00	CLAIMANTS HAVE BEEN COMPENSATED BY TRAVEL INSURANCE COMPANY. THIS CLAIM WAS FILED AFTER THE CLAIMS BAR DATE.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Ivonne Antezana Mendoza	C6653	\$ 7,895.83	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2022.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$2,225.00	\$3,588.58
37.OBJ23.07-11C	Jack & Sharon Benoff	C9525	\$ 9,421.00	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS)	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$1,491.44
37.OBJ23.07-11C	James & Carol McGhee	C1797	\$ 16,872.50	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANTS HAVE BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	James & Linda Muller	C2464	\$ 21,203.17	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS).	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$339.17	\$0.00
37.OBJ23.07-11C	James DeNapoli	C3505	\$ 7,770.00	CLAIMANT HAS BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$372.00	\$0.00
37.OBJ23.07-11C	JAMES MCDERMET	C6479	\$ 8,136.00	PART OF THIS CLAIM IS DUPLICATED. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$3,534.00	\$0.00
37.OBJ23.07-11C	Jay Burbank	C9499	\$ 117,667.40	CLAIMANTS HAVES BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$715.40	\$0.00
37.OBJ23.07-11C	Jennifer Anne Wilson	C4798	\$ 2,329.10	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT.	REDUCE CLAIM AMOUNT & ALLOW PARTIAL PRIORITY PAYMENT.	\$2,214.02	\$0.00
37.OBJ23.07-11C	Jill Malcolm	C6527	\$ 39,748.16	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2021. CLAIMANT HAS BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$2,222.50
37.OBJ23.07-11C	John Edwards & Gene M Sperduti	C2620	\$ 3,887.70	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$1,007.00	\$0.00
37.OBJ23.07-11C	Joseph & Kendall Hartman	C5192	\$ 29,790.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$200.00	\$0.00
37.OBJ23.07-11C	Joseph Millet	C4862	\$ 9,500.00	CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00

**In this Objection, the Assignee is objecting to the priority nature of the proofs of claim set forth on this Exhibit 1. The Assignee expressly reserves, and does not waive, his right to object to the amount of such claims, if appropriate.**



**EXHIBIT 1**

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	TREATMENT OF CLAIM	CONSUMER PRIORITY AMOUNT	GENERAL UNSECURED AMOUNT
37.OBJ23.07-11C	Joseph Millet	C4863	\$ 2,984.70	CLAIMANT HAS BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS).	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$200.00	\$0.00
37.OBJ23.07-11C	Joseph Scarlett	C3630	\$ 173,999.96	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS)	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$20,615.50
37.OBJ23.07-11C	Joseph Soha	C2113	\$ 3,000.00	CLAIM IS A DUPLICATE OF ANOTHER CLAIM SUBMITTED BY CLAIMANT.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Joseph Soha	C652	\$ 9,753.72	CLAIM IS A DUPLICATE OF ANOTHER CLAIM SUBMITTED BY CLAIMANT.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Joseph Soha	C1190	\$ 51,365.80	CLAIM IS ONE OF EIGHT CLAIMS FILED BY CLAIMANTS. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$46,915.80
37.OBJ23.07-11C	Judith Anne Wilson	C4799	\$ 2,329.06	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTY TRAVEL AGENT.	REDUCE CLAIM AMOUNT & ALLOW PARTIAL PRIORITY PAYMENT.	\$2,213.98	\$0.00
37.OBJ23.07-11C	Judith F Pells	C4630	\$ 23,545.16	CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANT. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT. PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$2,225.00	\$17,792.15
37.OBJ23.07-11C	Judith F Pells	C4631	\$ 16,765.48	CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS. PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE	REDUCE CLAIM AMOUNT AND RECLASSIFY BALANCE AS A GENERAL UNSECURED CLAIM.	\$0.00	\$13,687.25
37.OBJ23.07-11C	Karl & Denise Dahlem	C3348	\$ 3,897.70	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANTS TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$200.00	\$0.00
37.OBJ23.07-11C	Kerry Ellison	C485	\$ 24,024.00	CLAIMANT HAS BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (VISA OR MASTERCARD). CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANT. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$12,070.00
37.OBJ23.07-11C	Kimberly & Phillip Mosberg	C11621	\$ 8,504.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANTS TO THIRD PARTY TRAVEL AGENT. CLAIMANTS HAVE BEEN COMPENSATED BY TRAVEL INSURANCE COMPANY. THIS CLAIM WAS FILED AFTER THE CLAIMS BAR DATE.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Larry & Tovah Licht	C6487	\$ 11,576.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$218.36	\$0.00
37.OBJ23.07-11C	Leo Damkroger & Nancy Plencner	C8427	\$ 22,142.98	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANTS HAVE BEEN COMPENSATED BY CREDIT CARD COMPANIES (VISA OR MASTERCARD AND AMERICAN EXPRESS) AND OTHER SOURCES. THIS CLAIM WAS FILED AFTER THE CLAIMS BAR DATE.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00

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**EXHIBIT 1**

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	TREATMENT OF CLAIM	CONSUMER PRIORITY AMOUNT	GENERAL UNSECURED AMOUNT
37.OBJ23.07-11C	Lim Cho Peng	C9577	\$ 4,130.81	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS).	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$2,500.00	\$0.00
37.OBJ23.07-11C	Linda A. Whitehead	C096	\$ 6,055.04	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL EXPENSES.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$2,225.00	\$2,374.88
37.OBJ23.07-11C	Lisa Gallant & Phillip Allen	C5535	\$ 1,500.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANTS TO THIRD PARTY TRAVEL AGENT. CLAIMANTS HAVE BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Lisa Shade	C7815	\$ 5,086.00	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2021.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$2,225.00	\$2,474.00
37.OBJ23.07-11C	Ludia & Chi Wai Fong	C3429	\$ 12,127.50	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY THE TRAVEL INDUSTRY COUNCIL OF ONTARIO (TICO).	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$4,240.33	\$0.00
37.OBJ23.07-11C	Mark Christensen	C3239	\$ 12,738.00	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$360.00	\$0.00
37.OBJ23.07-11C	Maryanne & Robert Broderick	C1653	\$ 41,220.00	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANTS TO THIRD PARTIES FOR TRAVEL EXPENSES.	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS A GENERAL UNSECURED CLAIM.	\$4,450.00	\$28,170.00
37.OBJ23.07-11C	Sandra Grebbs	C4665	\$ 200.00	CLAIMANT IS THE TRAVEL AGENT.	RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$200.00
37.OBJ23.07-11C	Melvin & Linda Howry	C4455	\$ 8,381.93	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANTS TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$392.00	\$0.00
37.OBJ23.07-11C	Michael Paskovich & Cheryl Williams	C8693	\$ 5,978.70	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$2,281.50	\$0.00
37.OBJ23.07-11C	Michele Curcio	C3733	\$ 3,042.25	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2021.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$800.00	\$0.00
37.OBJ23.07-11C	Nancy Brown	C11620	\$ 5,640.00	CLAIMANTS HAVE BEEN COMPENSATED BY TRAVEL INSURANCE COMPANY. THIS CLAIM WAS FILED AFTER THE CLAIMS BAR DATE.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Ng Yik Pui Ms & Wong Chi Yang Mr	C5582	\$ 2,649.50	CLAIM WAS SUBMITTED BY TRAVEL AGENT ON BEHALF OF CLAIMANTS AND IS A DUPLICATE OF ANOTHER CLAIM SUBMITTED BY CLAIMANTS.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Pamela Munroe	C5005	\$ 20,868.00	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2022. CLAIMANTS HAVES BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Philip Ross & Susan Kopperman	C6121	\$ 28,823.50	CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANTS. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$24,373.50

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**EXHIBIT 1**

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUND(S) FOR OBJECTION	TREATMENT OF CLAIM	CONSUMER PRIORITY AMOUNT	GENERAL UNSECURED AMOUNT
37.OBJ23.07-11C	Philip Ross & Susan Kopperman	C6124	\$ 36,496.00	CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$36,496.00
37.OBJ23.07-11C	Robert J. Pernell Jr.	C034	\$ 35,563.45	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (VISA OR MASTERCARD).	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$10,164.00
37.OBJ23.07-11C	Robert J. Pernell Jr.	C035	\$ 11,298.55	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL INSURANCE PREMIUM. CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	REDUCE CLAIM AMOUNT & RECLASSIFY BALANCE AS A GENERAL UNSECURED CLAIM.	\$0.00	\$8,234.00
37.OBJ23.07-11C	Robert Klein	C4544	\$ 17,186.84	CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANTS. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$12,736.84
37.OBJ23.07-11C	Robert M Wightman	C4621	\$ 7,625.60	CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Robert M Wightman	C4642	\$ 2,544.90	CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANT. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	ALLOW PARTIAL PRIORITY PAYMENT.	\$2,544.90	\$0.00
37.OBJ23.07-11C	Robert Wagner & Virginia Wagner	C3816	\$ 4,845.78	CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANTS WERE REFUNDED IN PART BY CRYSTAL IN 2021. CLAIM IS ONE OF THREE CLAIMS FILED BY CLAIMANTS. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$395.78
37.OBJ23.07-11C	Robert Wagner & Virginia Wagner	C3817	\$ 5,411.88	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2022. CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANT. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$5,411.88
37.OBJ23.07-11C	Robert Wagner & Virginia Wagner	C3818	\$ 4,428.00	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2021.	REDUCE CLAIM AMOUNT AND RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$400.00
37.OBJ23.07-11C	Sally & Kenneth Hubbard	C6985	\$ 8,114.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$1,000.00	\$0.00
37.OBJ23.07-11C	Shannon Justice & Charles Justice	C4329	\$ 3,324.00	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$2,107.00	\$0.00
37.OBJ23.07-11C	Stephen Schneider & Karen Schneider	C4575	\$ 8,288.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS.	REDUCE CLAIM AMOUNT & RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$2,842.14
37.OBJ23.07-11C	Stephen Schneider & Karen Schneider	C4576	\$ 1,961.70	CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$1,961.70
37.OBJ23.07-11C	Stephen Schneider & Karen Schneider	C4577	\$ 8,907.90	CLAIM IS ONE OF THREE CLAIMS FILED BY CLAIMANTS. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$4,457.90

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**EXHIBIT 1**

REFERENCE	CLAIMANT NAME(S)	CLAIM NUMBER	SUBMITTED CLAIM AMOUNT	GROUNDS FOR OBJECTION	TREATMENT OF CLAIM	CONSUMER PRIORITY AMOUNT	GENERAL UNSECURED AMOUNT
37.OBJ23.07-11C	Steven D & Sandra B Davidson	C3680	\$ 12,188.00	TRAVEL AGENCY FILING ON BEHALF OF CLAIMANT. TRAVEL AGENCY WAS REFUNDED BY CRYSTAL IN 2020 AND 2021.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Steven R Waldman	C2639	\$ 2,031.15	CLAIMANT(S) IS/ARE NOT ENTITLED TO MULTIPLE PRIORITY CLAIMS	RECLASSIFY AS A GENERAL UNSECURED CLAIM.	\$0.00	\$2,031.15
37.OBJ23.07-11C	Steven R Waldman	C2640	\$ 2,845.00	CLAIM IS ONE OF TWO CLAIMS FILED BY CLAIMANT. EACH CLAIMANT IS ENTITLED TO ONE PRIORITY PAYMENT.	ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$2,225.00	\$620.00
37.OBJ23.07-11C	Susan Carroll & Dennis Carroll	C8634	\$ 9,198.00	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANT HAS BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$4,450.00	\$4,130.68
37.OBJ23.07-11C	Susan Hirst	C7163	\$ 3,917.00	CLAIMANT HAS BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$198.00	\$0.00
37.OBJ23.07-11C	Victoria Catherine Lamb	C5678	\$ 4,063.90	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2021	REDUCE CLAIM AMOUNT, ALLOW PARTIAL PRIORITY PAYMENT AND RECLASSIFY BALANCE AS GENERAL UNSECURED CLAIM.	\$2,225.00	\$338.90
37.OBJ23.07-11C	Virginia Donovan	C6649	\$ 12,620.00	CLAIMANT WAS REFUNDED IN PART BY CRYSTAL IN 2020. CLAIMANT HAS BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS) AND OTHER SOURCES.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$1,907.50	\$0.00
37.OBJ23.07-11C	Vivian Pei Win Yao	C4592	\$ 3,291.50	PART OF THIS CLAIM IS FOR AN INCENTIVE COUPON WITH NO CASH VALUE. CLAIMANTS HAS BEEN COMPENSATED IN FULL BY TRAVEL INSURANCE COMPANY.	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	Wayne & Jan Javer Downs	C3341	\$ 4,218.23	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY CREDIT CARD COMPANY (AMERICAN EXPRESS).	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$2,488.73	\$0.00
37.OBJ23.07-11C	Wayne & Nancy Lessard	C2710	\$ 11,854.00	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY THE TRAVEL INDUSTRY COUNCIL OF ONTARIO (TICO).	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$3,966.83	\$0.00
37.OBJ23.07-11C	William B Arnhart	C4402	\$ 10,162.50	PART OF THIS CLAIM IS FOR AMOUNTS PAID BY CLAIMANT TO THIRD PARTIES FOR TRAVEL EXPENSES OR INSURANCE PREMIUM. CLAIMANT HAS BEEN COMPENSATED IN FULL BY CREDIT CARD COMPANY (AMERICAN EXPRESS).	DISALLOW AND EXPUNGE IN ITS ENTIRETY.	\$0.00	\$0.00
37.OBJ23.07-11C	William Jury & Constance Jury	C11038	\$ 7,844.00	CLAIMANTS HAVE BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$350.00	\$0.00
37.OBJ23.07-11C	William P Gralow	C3318	\$ 3,074.30	CLAIMANT HAS BEEN COMPENSATED IN PART BY TRAVEL INSURANCE COMPANY.	REDUCE CLAIM AMOUNT AND ALLOW PARTIAL PRIORITY PAYMENT.	\$2,774.30	\$0.00

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