

**IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION**

IN RE:
Mccoid, Michael L.
Mccoid, Mary E.
Debtors

CHAPTER 7

CASE NO.: 08:12-BK-17274-CPM

**TRUSTEE'S OBJECTION TO CLAIM
NO. 4 FILED BY SUNCOAST SCHOOLS FEDERAL CREDIT UNION**

COMES NOW the Trustee, NICOLE M. CAMERON, and hereby files her Objection to Claim No. 4 filed by SUNCOAST SCHOOLS FEDERAL CREDIT UNION and in support of this Objection would show the following:

**NOTICE OF OPPORTUNITY TO
OBJECT AND FOR HEARING**

Pursuant to Local Rule 2002-4, the Court will consider this Motion, objection, or other matter without further notice or hearing unless a party in interest files an objection within thirty (30) days from the date this paper is entered on the docket. If you object to the relief requested in this paper, you must file your objection with the Clerk of the Court at Sam M. Gibbons U.S. Courthouse, 801 North Florida Avenue, Suite 555, Tampa, Florida 33602-3899, and serve a copy on the Trustee's attorney, Nicole M. Cameron, Esquire, 235 Apollo Beach Blvd., #231, Apollo Beach, Florida 33572.

If you file and serve an objection within the time permitted, the Court may schedule a hearing and you will be notified. If you do not file an objection within the time permitted, the Court will consider that you do not oppose the granting of the relief requested in the paper, will proceed to consider the paper without further notice or hearing, and may grant the relief requested.

1. In regard to Claim No. 4 filed by SUNCOAST SCHOOLS FEDERAL CREDIT UNION.

The Claimant has filed a Proof of Claim without asserting when the debt was taken out, payments, or purchases. Trustee objects to the debt as the Creditor has failed to prove it is not over five years old and exceeds the statutory limits set forth in §95.11 Fla. Stat. (2011). The Claimant is hereby notified that its claim will be disallowed unless Claimant files an Amended Proof of Claim with proper documentation of the debt within thirty (30) days of the mailing of this objection with the originals to the Bankruptcy Court and copies to the Trustee.

WHEREFORE, the Trustee prays this Court sustain her Objection and disallow Claim No. 4 filed by SUNCOAST SCHOOLS FEDERAL CREDIT UNION.

Respectfully submitted,

/s/ Nicole M. Cameron

Nicole M. Cameron, Esq.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Trustee's Objection to Claim has been sent by U.S. Mail or the Court's CM/ECF system to **Asst. U.S. TRUSTEE**, 501 E. POLK ST, SUITE 1200, TAMPA, FL 33602; **Michael L. Mccoid and Mary E. Mccoid**, 8324 PINWOOD AVENUE, BROOKSVILLE, FL 34613, **SANDRA H DAY, Esq.**, THE DAY LAW OFFICE PO BOX 5535, SPRING HILL, FL 34611-553 and SUNCOAST SCHOOLS FEDERAL CREDIT UNION, MAIL CODE COL002, P.O. BOX 11904, TAMPA, FL 33680, ATTN: DEBRA STEELE, SUNCOAST SCHOOLS FEDERAL CREDIT UNION, ATTN: THOMAS DORETY CEO, 6801 E. HILLSBOROUGH AVE., TAMPA, FL 33680 and **CERTIFIED MAIL** to the following: SUNCOAST SCHOOLS FEDERAL CREDIT UNION, ATTN: THOMAS DORETY CEO, 6801 E. HILLSBOROUGH AVE., TAMPA, FL 33680 on August 20, 2013.

/s/ Nicole M. Cameron
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