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ATTORNEYS FOR CAPITAL ONE AUTO FINANCE

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE:
CHRISTOPHER COREA AND
ROSSANA COREA,

§ CASE NO. 11-40975-BTR
§
§
§ CHAPTER 13
§
§

DEBTORS

OBJECTION TO CONFIRMATION

COMES NOW, Capital One Auto Finance (“Creditor”) by and through its attorneys of record, and files this its Objection to Confirmation (“Objection”) and would respectfully show the Court as follows:

1. Creditor in the above styled and numbered case possesses a security interest in a 2007 Ford Truck Freestyle, Vehicle Identification No. 1FMDK03157GA33668 (“Vehicle”) as evidenced by the Retail Installment Contract and Security Agreement dated June 20, 2007 (“Contract”) (Exhibit “A”). Creditor’s security interest has been properly perfected as evidenced by the Certificate of Title issued by the State of Texas (Exhibit “B”).
2. Pursuant to the N.A.D.A. (Exhibit “C”), Creditor asserts that the value of the Vehicle is no less than \$18,787.09. Creditor asserts that Debtors’ value of \$12,800.00 is undervalued.

3. Debtors have failed to provide proof of full insurance coverage to Creditor. Creditor would assert that the Debtors' plan should not be confirmed until Debtors have provided proof of full insurance coverage to Creditor.

WHEREFORE, PREMISES CONSIDERED, Creditor prays that Debtors' confirmation be denied, and that Creditor's treatment be amended as requested herein above. Creditor further prays for such other and further relief to which it may be justly entitled.

Dated this 2nd day of June, 2011.

Respectfully submitted,

/s/ Kerry L. Haliburton

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CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing Objection to Confirmation was served via electronic means, unless not available, otherwise by regular United States Mail, first class, postage fully prepaid, on June 2, 2011 to the parties listed below.

/s/ Kerry L. Haliburton
Kerry L. Haliburton

DEBTORS' ATTORNEY:

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3010 LBJ Freeway, Suite 1200
Dallas, TX 75234

TRUSTEE:

Janna Countryman
Chapter 13 Trustee
P. O. Box 941166
Plano, TX 75094-1166

DEBTORS:

Christopher Corea
Rossana Corea
3305 Hampden Drive
Garland, TX 75043

U.S. TRUSTEE:

Timothy O'Neal
U.S. Trustee
110 N. College Avenue, Room 300
Tyler, TX 75702