## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OHIO EASTERN DIVISION

In re:	James P. Hritsko, Jr.	) Case Number: 10-21835-pmc	
	Arlene Muttick-Hritsko	) Chapter 13 Proceedings	
	Debtors.	) Honorable Pat E. Morgenstern-Clarren	

## TRUSTEE'S OBJECTION TO DEBTOR'S CLAIM OF EXEMPTION

Craig Shopneck, the duly appointed, standing Chapter 13 Trustee, hereby objects to certain exemption(s) claimed by the debtor. Pursuant to 11 U.S.C. § 522(b), the exemptions available in a state that has opted out of the federal exemption scheme such as Ohio, are generally those exemptions provided by the law of the state. The debtor herein claimed on Schedule C improper exemption(s) as to property governed by the following subsections of Ohio Rev. Code §2329.66.

		CLAIMED	
PROPERTY	LAW	EXEMPTION	TRUSTEE'S POSITION
5150 S. Broadway Lorain, OH 44052	2329.66(A)(1)(b)	100% of FMV	Reduce exemption to \$21,625.00.  An assertion of a "100%" exemption is inappropriate in that the statutory exemptions asserted have maximum dollar amounts available; allowing a "100%" exemption could allow debtors to exempt more than the statutory maximum.
Lormet FCU – Checking	2329.66(A)(3)	100% of FMV	Limit to \$200.00.  An assertion of a "100%" exemption is inappropriate in that the statutory exemptions asserted have maximum dollar amounts available; allowing a "100%" exemption could allow debtors to exempt more than the statutory maximum.
Lormet FCU – Savings	2329.66(A)(3)	100% of FMV	Limit to \$20.00.  An assertion of a "100%" exemption is inappropriate in that the statutory exemptions asserted have maximum dollar amounts available; allowing a "100%" exemption could allow debtors to exempt more than the statutory maximum.

PROPERTY	Law	CLAIMED EXEMPTION	TRUSTEE'S POSITION
Household Furnishings	2329.66(A)(4)(a) 2329.66(A)(4)(a)	100% of FMV 100% of FMV	Limit to \$5,000.00.  An assertion of a "100%" exemption is inappropriate in that the statutory exemptions asserted have maximum dollar amounts available; allowing a "100%" exemption could allow debtors to exempt more than the statutory maximum.
Clothing	2329.66(A)(4)(a)	100% of FMV	Limit to \$500.00.  An assertion of a "100%" exemption is inappropriate in that the statutory exemptions asserted have maximum dollar amounts available; allowing a "100%" exemption could allow debtors to exempt more than the statutory maximum.
Clothing	2329.66(A)(4)(a)	100% of FMV	Limit to \$500.00.  An assertion of a "100%" exemption is inappropriate in that the statutory exemptions asserted have maximum dollar amounts available; allowing a "100%" exemption could allow debtors to exempt more than the statutory maximum.
PERS	2329.66(A)(10)	100% of FMV	Limit to \$54,000.00.  An assertion of a "100%" exemption is inappropriate in that the statutory exemptions asserted have maximum dollar amounts available; allowing a "100%" exemption could allow debtors to exempt more than the statutory maximum.

		CLAIMED	
PROPERTY	LAW	EXEMPTION	TRUSTEE'S POSITION
1977 Chev Pickup	2329.66(A)(2)(b)	100% of FMV	Limit to \$200.00.
			An assertion of a "100%" exemption is inappropriate in that the statutory exemptions asserted have maximum dollar amounts available; allowing a "100%" exemption could allow debtors to exempt more than the statutory maximum.
Support Arrearage	2329.66(A)(11)	100% of FMV	Limit to \$6,300.00.  An assertion of a "100%" exemption is inappropriate in that the statutory exemptions asserted have maximum dollar amounts available; allowing a "100%" exemption could allow debtors to exempt more than the statutory maximum.

This objection will continue to stand until it is ruled upon by the Court or withdrawn by the Trustee.

Respectfully Submitted,

/S/ Craig Shopneck

CRAIG SHOPNECK (#0009552) Chapter 13 Trustee 200 Public Square, Suite 3860 Cleveland OH 44114-1401 Phone (216) 621-4268 Fax (216) 621-4806 Ch13shopneck@ch13cleve.com

## **CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Trustee's Objection to Claim of Exemption was served electronically and/or via regular U.S. Mail, postage prepaid, this  $6^{th}$  day of January 2011 upon the following persons:

William J. Balena, Attorney for Debtors (Via Electronic Mail)

Arlene Muttick-Hritsko & James P. Hritsko, Jr., Debtors 5150 S Broadway Lorain, OH 44052

> /S/ Craig Shopneck CRAIG SHOPNECK (#0009552)

CHS/kb