

**FORMS ARE GENERIC SUGGESTIONS. PARTIES AND THEIR ATTORNEYS SHOULD REVISE THEM TO ADDRESS THE UNIQUE CIRCUMSTANCES OF EACH CASE.**

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
\_\_\_\_\_ DIVISION

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In re \_\_\_\_\_ )  
 )  
, ) Case No. \_\_\_\_  
 ) Chapter \_\_\_\_  
 Debtor.\* )  
\_\_\_\_\_ )

**OBJECTION TO CLAIM**

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

If you object to the relief requested in this paper you must file a response with the Clerk of Court at (address) [and, if the moving party is not represented by an attorney, mail a copy to the moving party at (address)] within (number) days from the date of the attached proof of service, plus an additional three days if this paper was served on any party by U.S. Mail.

If you file and serve a response within the time permitted, the Court will either notify you of a hearing date or the Court will consider the response and grant or deny the relief requested in this paper without a hearing. If you do not file a response within the time permitted, the Court will consider that you do not oppose the relief requested in the paper, and the Court may grant or deny the relief requested without further notice or hearing.

You should read these papers carefully and discuss them with your attorney if you have one. If the paper is an objection to your claim in this bankruptcy case, your claim may be reduced, modified, or eliminated if you do not timely file and serve a response.

Debtor(s), [**insert Debtor(s) name(s)**], by and through the undersigned attorney, object to the proof of claim filed in this case by [**insert creditor name**] and in states:

\_\_\_\_\_  
\*All references to "Debtor" include and refer to both debtors in a case filed jointly by two individuals.

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1. This case was commenced by the filing of a bankruptcy petition on [insert petition date].

2. [Insert name of creditor], (hereinafter “Creditor”) filed a purported proof of claim (Claim No. \_\_\_) in the amount of \$[insert amount] for [insert reason for claim].

3. Debtor(s) object(s) to Claim No. \_\_\_ because [explain basis for objection].

**WHEREFORE**, the Debtor(s) respectfully request(s) that the Court: (1) Sustain the Debtor(s) objection to the Creditor’s proof of claim; (2) Disallow the claim as a legally unenforceable debt; and (3) Grant any other such relief as the Court determines just and proper, including attorneys’ fees for bringing this objection.

Dated: [insert date].

/s/ Signature  
Attorney Name  
Attorney Bar No.  
Attorney E-Mail  
Attorney Address  
Attorney Phone Number  
Attorney for Debtor(s)

**PROOF OF SERVICE**

A true and correct copy of the foregoing has been sent by either electronic transmission or U.S. Mail on [insert date] to: [insert Chapter 7 or Chapter 13] Trustee; Debtors; and Creditor.

/s/ Signature  
Attorney Name  
Attorney Bar No.  
Attorney E-Mail  
Attorney Address  
Attorney Phone Number  
Attorney for Debtor(s)