

**IN RE THERESA M. PEREZ,  
07-20712-BKC-LMI**

Secured creditor timely filed its objection to confirmation of Debtor's plan. Secured creditor then raised additional grounds for objection at the confirmation hearing, which the Court found were also timely raised as the timing did not prejudice any other party.

The Court found Debtor was not eligible to be a chapter 13 debtor because her secured debt exceeded the amount allowed pursuant to 11 U.S.C. § 109(e) and, where the debt was disputed, it was neither contingent nor liquidated. The Debtor's debt was not contingent, as the claim ripened pre-petition, or unliquidated, as the debt could be calculated by reference to a mathematic formula rather than requiring a future exercise of discretion by the trier of fact.