

In re: Sergio A. Lago and Stella M. Lago

Case No.02-16953-BKC-RAM

Chapter 13

Tax certificate holders are creditors and real parties in interest in Chapter 13 cases in which debtors are curing tax arrearages on property for years in which tax certificates have been sold. Tax certificate holders are creditors with standing to file a claim and are the real parties in interest entitled to directly receive payments under Chapter 13 plans. Tax Collector is not obligated to collect Chapter 13 plan payments on behalf of the tax certificate holders. However, the Tax Collector will be responsible for accounting for all payments made directly to the tax certificate holders under a Chapter 13 plan to accurately reflect the balance due on any tax certificate.