

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF FLORIDA

In re: )  
 ) CASE NO. 01-18160-BKC-RAM  
 ) CHAPTER 13  
MONICA SERNAQUE, )  
 )  
 )  
Debtor. )  
\_\_\_\_\_ )

Assuming adequate service on and notice to a secured creditor, a debtor in this district could value collateral securing a claim in a Chapter 13 plan under a process that incorporated §506(a) and Rule 3012, and that valuation is binding on a secured creditor who asserts a different valuation in a proof of claim, whether or not the debtor files a pre-confirmation objection to claim.