

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
www.flmb.uscourts.gov

In re:

Case No. 3:13-bk-06238-PMG
CHAPTER 13

Joseph Leslie Griffin and
Penny Sue Griffin,

Debtors. /

**ORDER GRANTING DEBTORS' MOTION FOR VALUATION
OF LIEN FILED BY COMMUNITY FIRST CREDIT UNION OF
FLORIDA AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtors' Motion to Determine Secured Status of the Homestead property mortgage held by Community First Credit Union of Florida and to Strip Lien (the "Motion") filed March 7, 2014 and said Creditor having failed to file a written response to the Motion in accordance with Rule 2002-4, Local Bankruptcy Rules, it is

Accordingly, it is **ORDERED**:

1. The Motion for Valuation of Lien is GRANTED pursuant to 11 U.S.C. §506(a) and the mortgage lien is voided pursuant to 11 U.S.C. §506(d).
2. The value of that portion of the lien secured by Real Property (Homestead) is \$0.00. The balance of this lien shall be treated as unsecured.

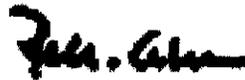
The legal description of this property is as follows:

Lot 16, Arlington Hills, Unit Six B, according to the plat thereof as recorded in Plat Book 28, page 20 of the current public records of Duval County, Florida.

3. The mortgage held by Community First Credit Union of Florida recorded on August 26, 2008 at Book 14615, Pages 1194 through 1206 of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Community First Credit Union of

Florida's lien prior to the entry of the Debtors' discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DONE and ORDERED in Jacksonville, Florida, this 27th day of May, 2014



PAUL M. GLENN
United States Bankruptcy Judge

Attorney Christopher R. DeMetros is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of the entry of the order.

"RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 54, NO. 7970"