

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

IN RE:

**DANIEL GENOVER CARTER
ELIZABETH DEE CARTER**

**CASE NO: 3:11-bk-03448-JAF
CHAPTER 13**

Debtor(s).

**AGREED ORDER ON MOTION TO DETERMINE SECURED STATUS OF
COMPASS BANK, CLAIM#15-2 AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE came on for hearing on April 4, 2012, on the Debtors' Motion to Determine Secured Status of Compass Bank, Claim #15-2, and to Strip Lien Effective upon Discharge (Doc. No. 30, hereinafter "Motion") and the Objection to Debtors' Motion to Determine Secured Status of Compass Bank, Claim #15-2, and to Strip Lien Effective upon Discharge (Doc. No. 33), (hereinafter "Objection"). Counsel for the Debtors and counsel for the Creditor, Compass Bank, appeared at the hearing and announced on the record the parties' agreement to the entry of an order containing these terms. The parties have also represented to the Court that Compass Bank filed Claim No. 14-1 in the amount of \$35,086.59 and Claim No. 15-2 in the amount of \$28,135.28 relating to mortgage loans obtained by the Debtors on the same day. Accordingly, it is

ORDERED:

1. The Motion is denied, and Claim No. 15-2 is not modified by this Order.
2. The Debtors will cure the \$960.08 in post-petition arrearages relating to Claim No. 14-1, together with interest at the rate of 6.95%, over the remaining life of the Chapter 13 Plan.

3. In addition, the Debtors will make regular monthly payments in the amount of \$87.28 beginning with the payment due in May 2012, until the balance of \$35,086.59, as identified in Proof of Claim No. 14-1, is paid in full. The balance of \$35,086.59, identified in Proof of Claim No. 14-1, will not continue to accrue interest.
4. The Debtors may elect to make higher payments to accelerate the pay off of the loan without the imposition of any penalties.
5. The terms of this Order will survive conversion or dismissal so long as the Debtors cure the post-petition arrearages pursuant to paragraph two (2) above.

DONE and ORDERED in Chambers at Jacksonville, Florida on April 18, 2012.



Jerry A. Funk
United States Bankruptcy Judge

Order Submitted By:

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RECORDED IN THE US BANKRUPTCY COURT
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