

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In re:

CASE NO.: 12-02532-JAF

Dee C. Carmichael,

Debtor(s).

Dee C. Carmichael,

Plaintiff(s),

ADVERSARY NO.: 12-347-JAF

v.

Branch Banking and Trust Company,
a North Caroline Corporation

Defendant.

FINAL JUDGMENT

This Judgment is entered based upon a stipulation between the parties dated August 3, 2012. Based upon this stipulation, it is

ORDERED AND ADJUDGED

1. Judgment is entered in favor of the Plaintiff(s), Dee C. Carmichael against the Defendant, Branch Banking and Trust.
2. The replacement value of the interest or claim of the Defendant in Plaintiff(s)' real property is \$0.00.
3. Any Claims filed by Branch Banking and Trust arising from this mortgage shall be treated as an unsecured claim in the Chapter 13 Case.

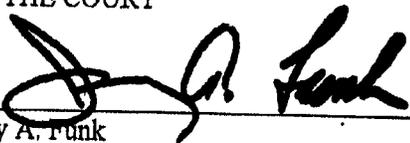
4. The real property (the "Real Property") that is the subject of this Adversary proceeding is located at 3405 Sarah Spaulding Ct., Jacksonville, Florida, and more particularly described as follows:

See attached exhibit "A"

5. The Mortgage held by Branch Banking and Trust recorded on January 8, 2007, in O.R. Book 13743 Page 1374, 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 Debtor's discharge in this Chapter 13 case, or in the event this case is converted into a proceeding under Chapter 7 of the Bankruptcy code, upon the entry of the Debtor's discharge in Chapter 7; provided, however the Court reserves jurisdiction to consider, if appropriate, the avoidance of Branch Banking and Trust's lien prior to the entry of the Debtor's discharge. Further, if this bankruptcy proceeding is dismissed, the mortgage will no longer be considered void and shall be restored as a secure debt.

DONE AND ORDERED in Jacksonville, Florida on August 7, 2012

BY THE COURT



Jerry A. Funk
United States Bankruptcy Judge

Copies to:

Edward P. Jackson, 255 N. Liberty Street, 1st Flr, Jacksonville, FL 32202

Branch Banking and Trust c/o: CT Corporation System, Registered Agent for Branch Banking and Trust, 1200 S. Pine Island Road, Plantation, FL 33324

Douglas Neway, Trustee, P.O. Box 4308, Jacksonville, FL 32201

RECORDED IN THE US BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
FILE NO. 12-1010