

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

<b>IN RE:</b>	)	
<b>RONALD WAYNE JONES,</b>	)	<b>CASE NO. 11-01932-JAF</b>
	)	<b>CHAPTER 13</b>
<u>Debtor.</u>	)	

**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE SECURED STATUS OF  
CLAIM TEN (10) OF HOUSEHOLD FINANCE CORPORATION III AND TO STRIP  
LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtor's Motion to Determine Secured Status of the Homestead property mortgage held by Household Finance Corporation III (Claim Ten) and to Strip Lien (the "Motion") filed August 15, 2011 and said Creditor having failed to file a written response to the Motion in accordance with Rule 2002--4, Local Bankruptcy Rules, it is

**ORDERED:**

1. The Motion to Determine Secured Claim Status of Claim Ten (10) 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 Claim Ten (10) secured by Real Property (Homestead) is \$0.00. The balance of this claim shall be treated as unsecured.
3. The legal description of this property is as follows:

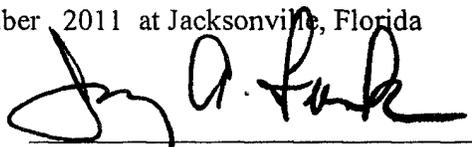
A part of Section 34, Township 3 South, Range 25 East, Duval County, Florida, more particularly described as following: For a point of reference, commence at the intersection of the Westerly Right-of-Way line of Westport Road (a right-of-way of 66 feet as now established), with the southerly line of the northeast ¼ of said Section 34; thence North 89 degrees 55 min., 12 sec. west along said southerly line, 2300.96 feet; thence north 00 degrees 00 min. 27 sec. east, 891.75 feet to the point of beginning; thence continue north 00 degrees 00 min. 27 sec. west, 114.79 feet, thence north 89 degrees 50 min. 33 sec. west, 107.99 feet; thence

south 00 degrees 00 min. 27 sec. west, 114.79 feet, thence south 89 degrees 59 min. 33 sec. east, 107.09 feet to the point of beginning.

Tax map or parcel ID No.: 016445-1190

4. The mortgage held by Household Finance Corporation, III, acct # xxxxxxxxxxx2229 dated October 26, 2006 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; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Household Finance Corporation, III's lien prior to the entry of the Debtor's 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.

DATED this 19 day of September 2011 at Jacksonville, Florida



**JERRY A. FUNK**  
United States Bankruptcy Judge

Copies to:

Debtor, Ronald Jones, 8133 Cayuga Trail West, Jacksonville, FL 32244

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

United States Trustee's Office, 175 West Central Blvd, Suite 620, Orlando, FL 32801-2476

Registered Agent for Creditor, PRA Receivables Management, LLC, c/o NRAI Services, Inc. 515 East Park Avenue, Tallahassee, FL 32301

Creditor, Jill R. Guzman, Household Finance Corporation, III, c/o PRA Receivables Mgmt, LLC P.O. Box 12907, Norfolk, VA 23541

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION  
J.B. VOL: 54 . NO. 7403