

THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:

WILLIAM HENRY SIDDON
and PATRICIA VERONICA SIDDON
Debtors.

CHAPTER 13

CASE NO.: 3:11-BK-2226-PMG

STIPULATED CONSENT ORDER GRANTING DEBTORS' MOTION TO
DETERMINE SECURED STATUS OF CLAIM 4 OF SUNTRUST MORTGAGE,
INC. AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE

THIS CAUSE came on for consideration by agreement of the parties. The parties have agreed, accordingly,

IT IS ADJUDGED:

1. The Debtors' Motion to Determine Secured Status of Claim 4 of SunTrust Mortgage, Inc. and to Strip Lien Effective Upon Discharge is GRANTED.

1. The real property (the "Property") that is subject of the proceeding is located at 2422 Baird Court, Middleburg, Florida, 32068 and more particular described as follows:

LOT 21, ORANGE PARK SOUTH UNIT 6, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 23, PAGES 5,6, AND 7, OF THE PUBLIC RECORDS OF CLAY COUNTY, FLORIDA

2. The Court finds that the Debtors' Property is encumbered by a valid first mortgage, held by NationStar Mortgage in the approximate amount of \$142,374.44.
3. SunTrust Mortgage Inc. holds a second mortgage that is wholly unsecured.
4. Claim No. 4 filed by SunTrust Mortgage Inc. shall be treated as an unsecured claim in the Chapter 13 case.
5. The mortgage held by SunTrust Mortgage, Inc. recorded at Book 3183, Page 2097, and any subsequent amendments thereto, of the Official Records Book of Clay 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; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of SunTrust Mortgage Inc.'s lien prior to the entry of the Debtor's discharge.

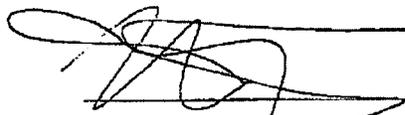
6. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.
7. No sale of the Property may occur free and clear of the Creditor's lien while the bankruptcy case is pending.

DONE AND ORDERED this 16 day of August, 2011 at Jacksonville, Florida.



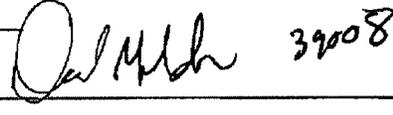
Paul M. Glenn
Chief United States Bankruptcy Judge

The Debtors and SunTrust Mortgage, Inc., by and through their undersigned attorneys approve of the terms of this Order and they consent to its entry by the Court.



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