"RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA.
JACKSONVILLE DIVISION
J.B. VOL. 55, NO. 8281"

ORDERED.

Dated: July 30, 2015

Paul M. Glenn
United States Bankruptcy Judge

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

In re:

Lorraine Louise Early,

Debtor.
_____/

Case No. 3:15-bk-01094-JAF
Chapter 13

ORDER GRANTING DEBTOR'S MOTION TO VALUE LIEN OF LOIS ESTATES HOMEOWNERS ASSOCIATION, INC AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE

THIS CASE is before the Court on the Debtor's Motion to Value Lien secured by the homestead property held by LOIS ESTATES HOMEOWNERS ASSOCIATION, INC and to Strip Lien (the "Motion") filed May 13, 2015 and said Creditor has failed to file a written response to the Motion in accordance with Rule 2002-4, Local Bankruptcy Rules. Accordingly, it is **ORDERED:**

1. The Motion to Value Lien is GRANTED pursuant to 11 U.S.C. §506(a) and the 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) located at 10867 Natalie Ash Dr, Jacksonville FL is $0.00.

3. The legal description of this property is as follows:

LOT 113, LOIS ESTATES UNIT ONE, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 54, PAGES 25, 25A, 25B, 25C, 25D AND 25E, OF THE CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA.

4. The lien held by LOIS ESTATES HOMEOWNERS ASSOCIATION, INC recorded on December 14, 2013 at Book 16631, Page 531, Instrument No. 2013318984 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; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of LOIS ESTATES HOMEOWNERS ASSOCIATION, INC's lien prior to the entry of the Debtor's discharge.

5. This order does not prohibit LOIS ESTATES HOMEOWNERS ASSOCIATION, INC from asserting, at any time prior to the time when the lien is avoided by this order upon entry of the Debtor's discharge, any rights it may have as a defendant in any foreclosure proceeding brought by a senior mortgagee, including the right to claim excess proceeds from any foreclosure sale.

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