

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

CASE NO.: 3-12-bk-2236-JAF

IN RE: JUDY L. MCINTYRE

Debtor(s)

ADVERSARY PROCEEDING #: 12-AP-298

JUDY L. MCINTYRE

Plaintiff(s),

vs.

VYSTAR CREDIT UNION

Defendant(s)

JUDGMENT

This judgment is entered after entry of default against Defendant, VYSTAR CREDIT UNION on JUNE 1, 2012, It is

ORDERED:

1. Judgment is entered in favor of Plaintiff Judy L. McIntyre and against Defendant Vystar Credit Union.

2. The mortgage held by Defendant dated September 26, 2007, which is recorded in O.R. Book 2950, page 1438, of the current public records of Clay County, Florida, which encumbers real property described as:

LOT 119, SWEET BRIAR, UNIT 3, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 31, PAGES 14, 15, 16 AND 17. OF THE PUBLIC RECORDS 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 the main Chapter 13 Case; provided however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of **VYSTAR CREDI UNION'S** lien prior to the entry of the debtor's discharge. Further, if the main Chapter 13 case is converted to a case under Chapter 7, or if the main Chapter 13 case is dismissed the mortgage will no longer be considered void and shall be restored as a secured debt.

Dated this 4 day of June, 2012, at
Jacksonville, Florida.


JERRY A. FUNK
UNITED STATES BANKRUPTCY JUDGE

Copies to:

D. C. Higginbotham, Esquire, Attorney for Debtor
VYSTAR CREDIT UNION

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
F.B. SOL. 54 NO. 7576