

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

In re:

JERMAINE DOWDELL,

Case No. 12-06560-PMG

Debtor.

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**ORDER GRANTING DEBTOR'S AMENDED MOTION TO DETERMINE SECURED  
STATUS AND TO AVOID LIEN ON DEBTOR'S PRINCIPAL RESIDENCE**

This case came on for consideration of Debtor's Amended Motion to Determine Secured Status of Claim One (1) filed by HSBC Mortgage Services, Inc. and to Avoid Lien on Debtor's Principal Residence. Pursuant to Local Rule 2002-4, the debtors served the Motion on all interested parties, and no interested parties have filed a response within the thirty (30) day time period allowed. Therefore, it is

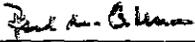
ORDERED:

1. Debtors' Amended Motion to Determine Secured Status of Claim One (1) filed by HSBC Mortgage Services, Inc. and to Avoid Lien on Debtors' Principal Residence is granted.
2. The Court finds that HSBC Mortgage Services, Inc. has elected to be treated as an unsecured creditor in Debtor's bankruptcy case because the loan has been charged off. Therefore, the mortgage does not have to be provided for as a secured claim in the Debtor's Chapter 13 Plan.
3. The real property (the "Real Property") that is subject of the proceeding is located at 1361 West 11<sup>th</sup> Street, Jacksonville, FL 32209, and more particularly described as follows:

**LOT 8, BLOCK 7, DURKEEVILLE, UNIT 5, ACCORDING TO THE PLAT  
THEREOF AS RECORDED IN PLAT BOOK 17, PAGE 90 OF THE CURRENT  
PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA.**

4. The mortgage held by HSBC Mortgage Services, Inc. recorded on January 30, 2006, at Book 13042, Pages 2018, Instrument No. 2006035388 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 HSBC Mortgage Services, Inc.'s lien prior to the entry of the Debtor's discharge.

DATED this 6 day of November, 2013 at Jacksonville, Florida.

  
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PAUL M. GLENN  
United States Bankruptcy Judge

Attorney, Candyce M. King, is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order.

RECORDED IN THE US BANKRUPTCY COURT  
SOUTHERN MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION  
CASE NO. 13-10154-NQ  
FILED 11/25/13