

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

**IN RE:** ) **CASE NO.: 3:12-bk-00176-**  
 ) **PMG**  
 ) **CHAPTER 13**  
**DAWN MARIE SUMNER,** )  
 )  
Debtor. )  
 )

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**DAWN MARIE SUMNER,**  
Plaintiff (s)  
**PMG**  
v.

**Adv. No. 3:12-ap-00216-**

**CITIBANK F.S.B,**  
Defendant(s).

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**DEFAULT JUDGMENT**

This Judgment is entered after entry of Default dated May 3, 2012 and Order Granting Motion for Judgment by Default against the Defendant, Citibank F.S.B.

It is ORDERED:

1. The Motion is GRANTED.
2. The real property (the "Real Property") that is the subject of the Motion is located at 3745 Luth Drive E, Jacksonville Beach FL 32250. The legal description as recorded in the First Mortgage Duval County Public Records on September 27, 2003, Official Records Book 11385, page 1720, is as follows:  
  
LOT 16, BLOCK 1, ISLE OF PALMS SOUTH, UNIT 5  
ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT  
BOOK 35, PAGES 72, AND 72A OF THE CURRENT PUBLIC  
RECORDS OF DUVAL COUNTY, FLORIDA
3. The mortgage held by Citibank F.S.B. recorded on August 20, 2004, Official Records Book 12033, page 2155, of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically and no longer a lien

against the property without further court order, upon the Debtor's discharge in this Chapter 13 case. The Mortgage held by Citibank F.S.B. is stripped and the mortgage shall be deemed satisfied by the recording of this Order following discharge in this Chapter 13 case. Within thirty (30) days after the discharge in this Chapter 13 case the Defendant shall provide to the Debtor/Plaintiffs a release of lien recordable in the county where the property is located.

- 4 In the event the Defendant fails to execute and deliver a recordable release of lien as described above or any other document required by law to release and discharge the second mortgage, the Debtors shall be authorized to use this Order under Section 1328(a) as authorization for termination and release of the second mortgage upon the subject property.
- 5 If the case should be dismissed or converted, or should the Debtor/Plaintiff fail to complete the Chapter 13 Plan and receive a discharge, the lien shall remain in full force and effect.

Done and Ordered in Jacksonville, Florida on May 7, 2012.

*Paul M. Glenn*

Paul M. Glenn  
United States Bankruptcy Judge

Copies to:

Donald M. DuFresne, Esq., 8777 San Jose Blvd., Suite 301, Jacksonville, FL 32217  
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United States Chapter 13 Trustee,  
Douglas W. Neway,  
Citibank F.S.B., c/o Vikram Pandit, CEO, 399 Park Ave., New York, NY 10022 (Creditors  
Registered Agent at their usual place of business),

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION  
S.B. VOL. 54 NO. 17348