

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

In re:

VICKIE MORRIS,

Case No. 13-05887-JAF

Debtor.

**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE SECURED STATUS AND
TO STRIP JUNIOR LIEN ON DEBTORS' PRINCIPAL RESIDENCE**

This case came on for consideration of Debtor's Motion to Determine Secured Status and to Strip Junior Lien on Debtor's Principal Residence. Pursuant to Local Rule 2002-4, the debtor 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

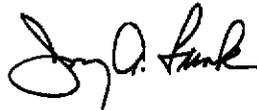
ORDERED:

1. Debtor's Motion to Determine Secured Status and to Strip Junior Lien on Debtor's Principal Residence is granted.
2. The Court finds that the Debtor's homestead property has no equity to secure the second mortgage. The property is encumbered by a valid first mortgage, held by Chase Bank, in the amount of \$92,864.00 at the time of filing the petition. VyStar Credit Union holds a second mortgage that is wholly unsecured.
3. The real property (the "Real Property") that is subject of the proceeding is located at 2526 Marigold Avenue, Middleburg, FL 32068 and more particularly described as follows:

**LOT 16, IN BLOCK 126, OF JACKSONVILLE SOUTH UNIT TWO,
ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT
BOOK 11, AT PAGES 1 THROUGH 13, OF THE PUBLIC RECORDS OF
CLAY COUNTY, FLORIDA.**

4. The mortgage held by VyStar Credit Union recorded on June 20, 2007, at Book 2911, Page 1474, Instrument No. 2007038033 of the official 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 this Chapter 7 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of VyStar Credit Union, N.A.'s lien prior to the entry of the Debtor's discharge.

DONE and ORDERED in Jacksonville, Florida, this 7th day of February, 2014



JERRY A. FUNK
United States Bankruptcy Judge

Attorney, Candyce M. King, is directed to serve a copy of this order on interest parties and file a Proof of Service within three (3) days of entry of the order.

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 54 NO. 7886