

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

In re:

CASE NO.: **3:12-bk-03080-JAF**

QUANG N. VO

CH. 13

Debtor.
_____ /

**ORDER GRANTING DEBTOR'S VERIFIED MOTION TO STRIP LIEN AND
DETERMINE SECURED STATUS OF
VYSTAR CREDIT UNION EFFECTIVE UPON DISCHARGE**

THIS CASE came on for consideration on the Debtor's Motion to Strip Lien and Determine Secured Status of Vystar Credit Union (the "Motion") (Doc. No. 31) pursuant to negative notice provisions of Local Rule 2002-4. The Court, considering the Motion and the absence of any record objection to the relief requested in the Motion by any party in interest, deems the Motion to be uncontested.

The real property (the "Real Property") that is the subject of the Motion is located at 14352 Silvertip Court, Jacksonville, FL 32258-1147 and more particularly described as follows:

LOT 71 of BARTRAM SPRINGS UNIT 3A, according to the Plat thereof as recorded in Map Book 57, Pages(s) 16 and 16A through 16P, of the Public Records of Duval County, Florida.

Accordingly, it is hereby

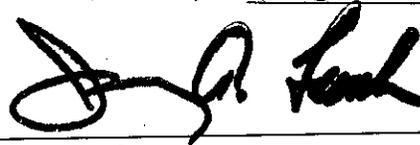
ORDERED:

1. The Motion is GRANTED.
2. Any claim filed by Vystar Credit Union shall be treated as an unsecured claim in this Chapter 13 case.
3. The mortgage on the Real Property held by Vystar Credit Union recorded on June 12, 2006 at Document No. 2006202746, Book 13322, Pages 806-811 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 Vystar Credit Union's mortgage lien prior to the entry of Debtors' discharge.

4. This order does not prohibit Vystar Credit Union from asserting, at any time prior to the time when the lien is avoided by this order upon entry of the Debtors' 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.

DONE and ORDERED in Chambers at Jacksonville, Florida, on February 8, 2013.



Jerry A. Funk
United States Bankruptcy Judge

Copies to:

Douglas Neway
P.O. Box 4308
Jacksonville, FL 32201-4308

Quang N. Vo
14352 Silvertip Ct.
Jacksonville, FL 32258

Michelle L. Glass, Esq.
Vernis & Bowling of North Florida PA
4309 Salisbury Road
Jacksonville, FL 32216

Taji S. Foreman, Esq.
Elizabeth R. Wellborn, P.A.
350 Jim Moran Blvd., Suite 100
Deerfield Beach, FL 33442

Mr. Terry R. West
President and CEO of Vystar Credit Union
4949 Blanding Blvd.
Jacksonville, FL 32210

William Brumby
217 N. Lois Ave.
Tampa, FL 33609

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
U.S. NO. 14-1083