

**IN THE UNITED STATES BANKRUPTCY COURT
Middle District of Florida - Jacksonville Division**

In the Matter of:	}	
	}	Case No. 3:11-bk-06870
Melissa Renea Davis	}	
	}	Chapter 13
S S. # xxx-xx-9605;	}	
Debtor(s)	}	

**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE
SECURED STATUS OF Navy Federal Credit Union Claim # 5
AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtor's Motion to Determine Secured Status of Navy Federal Credit Union and to Strip Lien (the "Motion"). For the reasons stated on the record in open court that shall constitute the decision of the Court, it is

ORDERED:

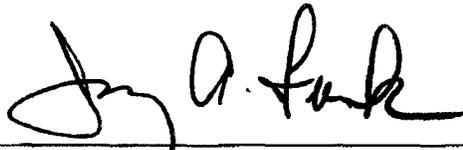
1. The Motion is GRANTED.
2. The second mortgage held by Navy Federal Credit Union shall be treated as an unsecured claim in the Chapter 13 Case.
3. The real property (the "Real Property") that is the subject of the Motion is located at 4070 se 136TH Place, Summerfield, FL 34491 and is more particularly described as follows:

LEGAL DESCRIPTION

4. **LEGAL DESCRIPTION.** The mortgage held by **Navy Federal Credit Union** recorded on February 14, 2008, at Plat Book F Page 081, Belleview Heights Estates Unit 2, BLK 28 Lots 65.66.67 68.69.70, In the official records of Marion 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 Navy Federal Credit Union's lien prior to the entry of the Debtor's discharge. Further, if this case is converted to Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

Done and Ordered in Jacksonville, Florida on December 29, 2011



JERRY A. FUNK
UNITED STATES BANKRUPTCY JUDGE

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 54, NO. 2475

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