

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

IN RE:

SABRINA FRANCIS,

CASE NO.: 3:12-bk-00267-JAF  
Chapter 13

Debtor

\_\_\_\_\_  
SABRINA FRANCIS,

Plaintiff(s)

Adv. No. 3:12-ap-00286-JAF

v.

SUNTRUST BANK,

Defendant(s).  
\_\_\_\_\_

**CONSENT JUDGMENT**

This Judgment is entered upon stipulation of the parties by and through their undersigned attorney(s), it is:

**ORDERED AND ADJUDGED**

1. Judgment is entered in favor of the Plaintiff against the Defendant, Suntrust Mortgage.
2. Defendant's lien on the Plaintiff's property located at 2384 Kirkwall Court, Orange Park, Florida 32065 with the legal description of:

**LOT 8, BLOCK 3 OF MEADOWS, UNIT 3 AS RECORDED IN PLAT BOOK 17,  
PAGE 54, ET SEQ., OF THE PUBLIC RECORDS OF CLAY COUNTY, FLORIDA.**

as recorded at OR book 2888 Page 1802-1810 of the Public Records of Clay County, Florida is wholly unsecured under the provisions of 11 U.S.C. §506.

3. The lien on the real property shall be avoided at such time as the Chapter 13 case is completed and a discharge has been entered pursuant to 11 U.S.C. § 1141. Further, if this case is converted to a case under 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 and shall be a valid encumbrance upon the subject property.

4. To the extent that the Defendant has filed a Proof of Claim in the main bankruptcy case, then such claim may be amended to claim an unsecured claim. The Defendant shall be entitled to an unsecured claim in the amount of \$18,997.19.

5. Each party is to bear their own attorney's fees and costs in the adversary proceeding.

DATED this 17 day of May, 2012 in Jacksonville, Florida.



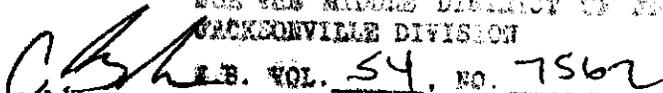
Jerry A. Funk  
United States Bankruptcy Judge

Form Agreed to By:



Melanie J. Sacks  
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PRESENTED TO THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION



Crystal Balke  
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