

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

CASE NO.: 3-12-bk-6196-JAF

IN RE: RONNIE L. SMITH

Debtor(s)

ADVERSARY PROCEEDING #: 12-ap-632

RONNIE L. SMITH

Plaintiff(s),

vs.

BANK OF AMERICA, N.A.

Defendant(s)

JUDGMENT

This judgment is entered after entry of default against Defendant, BANK OF AMERICA, N.A. on November 6, 2012, It is

ORDERED:

1. Judgment is entered in favor of Plaintiff RONNIE L. SMITH and against Defendant BANK OF AMERICA, N.A.

2. The mortgage held by Defendant dated July 19, 2006, which is recorded in O.R. Book 13582, page 168, of the current public records of Duval County, Florida, which encumbers real property described as:

LOT 17, Arlington Hills Unit Six-B, according to plat thereof as recorded in Plat Book 28, page 20 of the current public 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 the main Chapter 13 Case; provided however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of BANK OF AMERICA, N.A.'s lien prior to the entry of the debtor's discharge. Further if the main Chapter 13 case is dismissed the mortgage will no longer be considered void and shall be restored as a secured debt.

Dated this 9 day of November, 2012, at

Jacksonville, Florida.



JERRY A. FUNK
UNITED STATES BANKRUPTCY JUDGE

Copies to:

D. C. Higginbotham, Esquire, Attorney for Debtor
BANK OF AMERICA, N.A.

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
U.S. VOL. 574 NO. 7645