

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

In re:

PER ANDREW BERG  
MICHELE GERALDINE BERG

Case No. 3:14-bk-04423-PMG  
Chapter 7

Debtors,

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**ORDER GRANTING VERIFIED MOTION TO DETERMINE SECURED STATUS OF  
HSBC BANK AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the debtor's Verified Motion to Determine Secured Status of HSBC Bank and to Strip Lien Effective Upon Discharge (the "Motion"). The motion was served on all interested parties with the Local Rule 2002-4 negative notice legend informing the parties of their opportunity to object within 30 days of the date of service. No party filed an objection within the time permitted. The Court therefore considers the matter to be unopposed. It is

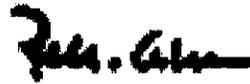
**ORDERED:**

1. The Motion is GRANTED.
2. According to debtor's schedules, HSBC Bank has a claim of \$40, 230.00 which shall be treated as an unsecured claim in this case.
3. The real property (the "Real Property") that is subject of the Motion is located at 62 Karas Trail, Palm Coast, Flagler County, FL, and more particularly described as follows:

PALM COAST SECTION 65 BLOCK 00055 LOT 0001 SUBDIVISION  
COMPLETION YEAR 1983 OR340 PG257 OR 891 PG 914 OR 1113 PG 456  
OR 1121 PG 624-CD OR 1283 PG 1550 OR 1343 PG 380

4. The mortgage held by HSBC Bank recorded on May 22, 2006, at Book 1436, Page 1614, Instrument No. 2006026298 of the official records of Flagler 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 HSBC Bank's lien prior to the entry of the Debtor's discharge. Further, if this case is converted to a case under Chapter 13, or if this Chapter 7 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, this 17th day of February, 2015



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PAUL M. GLENN  
UNITED STATES BANKRUPTCY JUDGE

Attorney Scott W. Spradley is directed to serve a copy of this order on interested parties and file a proof of service within three days of entry of this order.

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION  
J.B. VOL. 54, NO. 8158