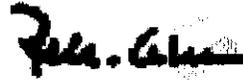


ORDERED.

Dated: July 09, 2015



Paul M. Glenn
United States Bankruptcy Judge

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

In re:

Case No.: 3:14-bk-03956-PMG
Chapter 13

PHILLIP J. ROSIAN,
and WENDY M. ROSIAN,

Debtors.

**ORDER GRANTING DEBTORS' AMENDED MOTION TO DETERMINE
SECURED STATUS OF VYSTAR CREDIT UNION (SECOND MORTGAGE
HOLDER) AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtors' Amended Motion to Determine Secured Status of **VyStar Credit Union** and to Strip Lien (the "Motion"). The Court, after hearing testimony of the witnesses and considering the evidence presented, finds that the value of the Debtors' home subject to this action is \$70,000.00, thus making the second mortgage held by **VyStar Credit Union** wholly unsecured. And, for the reasons stated on the record in open court that shall constitute the decision of the Court, it is,

ORDERED:

1. The Amended Motion is GRANTED.
2. Claim No. 1-1, filed by VyStar Credit Union shall be treated as an unsecured claim in the

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J. B. VOL. 54, NO. 8262

Chapter 13 Case.

3. The real property (the "Real Property") that is the subject of the Motion is located at 8765 Pinon Drive, Jacksonville, FL 32221, and more particularly described as follows:

Lot 16, Block 7, Country Creek Unit 2 according to the Plat thereof, as recorded in Plat Book 35, Page 44-44A, of the Public Records of Duval County, Florida. Parcel I.D. No.: 008806-0412

4. The mortgage held by **VyStar Credit Union** recorded on 9/18/06, at Book 13524, Page 2416, Instrument No. 2006324941, re-recorded due to scribner's error on 1/18/07, at Book 13762, Page 2374, Instrument No. 2007020831, and modified of record on 3/18/11, at Book 15590, Page 2284, Instrument No. 2011099139, 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 Debtors' discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of **VyStar Credit Union's** lien prior to the entry of the Debtors' discharge. 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.

Attorney J. Garfield Hurt is directed to serve a copy of this order on interested parties and file a proof of service within three days of entry of the order.