

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

CARL FRANK PECORA and  
ANNE MARIE PECORA,

Debtors.

) Case No.: 3-13-bk-02017-JAF  
)  
)

CARL FRANK PECORA and  
ANNE MARIE PECORA,

Plaintiffs,

vs.

) Adversary No.: 3-13-ap-00212-JAF  
)  
)

BANK OF AMERICA, N.A., AS  
SUCCESSOR TO COUNTRYWIDE  
HOME LOANS, INC.,

Defendants.

**FINAL JUDGMENT AGAINST BANK  
OF AMERICA, N.A., AS SUCCESSOR  
TO COUNTRYWIDE HOME LOANS, INC.**

THIS CASE is before the Court upon the Debtors' Motion for Final Judgment by Default to determine the secured status of Bank of America, N.A., as successor to Countrywide Home Loans, Inc. and to strip any lien which Bank of America, N.A., as successor to Countrywide Home Loans, Inc. may have. For the reasons stated in the Complaint and Motion, that shall constitute the decision of the Court, it is

ORDERED:

1. The Motion is granted and Judgment is entered in favor of Plaintiffs.
2. The replacement value of any interest or claim of Defendant, Bank of America, N.A., as successor to Countrywide Home Loans, Inc., in the Plaintiffs' property is valued at \$0.00.

3. Defendant's lien on the Plaintiffs' property located at 473 Sevilla Drive, St.

Augustine, Florida 32086 with the legal description as follows:

LOT 1, BLOCK 137, REPLAT OF ST. AUGUSTINE SHORES,  
UNIT TWO, ACCORDING TO MAP OR PLAT THEREOF  
RECORDED IN MAP BOOK 13, PAGES 114 THROUGH 124,  
INCLUSIVE OF THE PUBLIC RECORDS OF ST. JOHNS  
COUNTY, FLORIDA.

BEING THE SAME PROPERTY CONVEYED TO ANNE M.  
PECORA BY DEED FROM CARL F. PECORA RECORDED  
04/29/2004 IN DEED BOOK 2187 PAGE 905, IN THE PUBLIC  
RECORDS OF ST. JOHNS COUNTY, FLORIDA.

shall be deemed void and shall be extinguished automatically, without further court order,  
upon entry of the Debtors' discharge in this Chapter 7 case.

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.

Dated this 6 day of June, 2013, Jacksonville, Florida



Jerry A. Funk  
United States Bankruptcy Judge

Copies to:

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Post Office Box 861128  
St. Augustine, Florida 32086

Bank of America, N.A.  
c/o Brian T. Moynihan, President  
Bank of America Corporate Center  
100 N. Tryon Street  
Charlotte, NC 28255

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION  
FILE NO. 54. NO. 9730