

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:

GEORGE H. NYAMPONG
JOY E. UKACHI,

Debtors.

Case No: 3:13-bk-002467-JAF

**ORDER GRANTING MOTION TO DETERMINE SECURED STATUS
OF BANK OF AMERICA, N.A. AND TO STRIP LIEN
EFFECTIVE UPON DISCHARGE**

The case was considered by the Court on Debtors' Motion To Determine Secured Status of Bank of America, N.A. And To Strip Lien Effective Upon Discharge on the Debtor Joy E. Ukachi's real property located in Duval County, Florida with street address: 1008 Mystic Harbor Drive, Jacksonville, Florida 32225 (the "Property"). The Motion was filed on June 7, 2013, with thirty (30) days negative notice. No party filed a timely objection or response to the Motion. The legal description of the Property is as follows:

Lot 478, HARBOR WINDS, UNIT FOUR, according to the plat thereof as recorded in Plat Book 52, Pages 88, 88A through 88I of the current public records of Duval County, Florida.

Because senior mortgage liens exceed the value of the Property, Bank of America, N.A.'s junior mortgage is wholly unsecured. Any timely filed claim by Bank of America, N.A. shall be treated as a general unsecured claim in this case; it is

ORDERED:

1. The Debtors' Motion To Determine Secured Status Of Bank Of America, N.A. And To Strip Lien Effective Upon Discharge is granted.

2. Any timely filed claim by Bank of America, N.A. shall be treated as a general

unsecured claim in this case.

3. Upon entry of a discharge, pursuant to 11 U.S.C. §727, Bank of America, N.A.'s lien is avoided and extinguished automatically without further order of the Court.

Dated at Jacksonville, Florida, July 9, 2013.



JERRY A. FUNK
United States Bankruptcy Judge

Lance Cohen is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of this order.

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
JB 54 NO 7756