

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

In re:

CARLOS JORGE VELA AND  
CHRISTINE MARIA VELA

CASE NO.: 3:11-BK-02835

Debtor(s).

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CARLOS JORGE VELA AND  
CHRISTINE MARIA VELA

Plaintiff(s)

vs.

ADV. NO.: 3-11-ap-00352

FIRST COAST COMMUNITY BANK

Defendant.

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**DEFAULT JUDGMENT**

This Judgment is entered after entry of Default dated September 22, 2011 and Order Granting Motion for Judgment by Default against the Defendant, FIRST COAST COMMUNITY BANK, it is

**ORDERED AND ADJUDGED**

1. Judgment is entered in favor of the Plaintiffs, CARLOS JORGE VELA AND CHRISTINE MARIA VELA against the Defendants FIRST COAST COMMUNITY BANK.
2. The replacement value of the interest or claim of the Defendant in the Plaintiff's property is \$0.00.
3. Defendant's lien on the Plaintiff's property located at 1968 Springbrook Rd., Fernandina Beach, FL 32034, with a legal description of

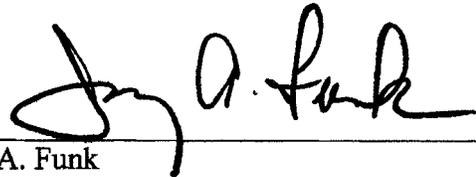
Lot 37, Egan's Bluff, Unit 1, according to the plat thereof recorded in Plat Book 5, Page 93, of the public records of Nassau County, Florida.

as recorded at Official Record Book 1542, Pages 494- 499 of the Public Records of Nassau, Florida is wholly unsecured under the provisions of 11 U.S.C. § 506.

4. The lien on the real property shall be avoided at such time as the Chapter 13 case is completed and a discharge has been entered pursuant to 11 U.S.C. § 1328.

5. 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: September 23, 2011 Jacksonville, Florida.



Jerry A. Funk  
United States Bankruptcy Judge

cc:  
Nancy Akel Draughon, Esquire  
First Coast Community Bank

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION  
B. VOL. 54, NO. 7404