

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

IN RE:

CASE NO.: 12-bk-04810-JAF

JANE MARIE COBURN,
Debtor.

**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE SECURED
STATUS OF SECOND MORTGAGE OF REGIONS BANK
AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtor's Motion To Determine Secured Status Of Of Regions Bank And To Strip Lien Effective Upon Discharge (the "Motion"). For the reasons set forth in the Debtor's Motion, the Court finds it appropriate to grant the Debtor's Motion. The Court further finds that the Debtor and the Creditor have consented to the entry of this Order by and through their attorneys who have signed this Order below. Accordingly, it is

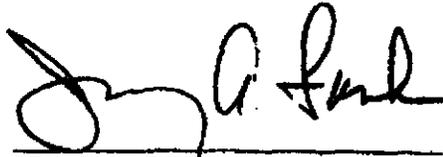
ORDERED as follows:

1. The Motion is **GRANTED**.
2. The second mortgage of Regions Bank shall be treated as an unsecured creditor in this Chapter 7 Case.
3. The real property (the "Real Property") that is the subject of the Motion is located at 4245 New Hampshire Road, Elkton, FL 32033, and is more particularly described as follows:

5-29 VERMONT HEIGHTS, LOTS 23 & 24, BLOCK 65, OR984/1388 & 1754/626 & 2346/8-8(Q/C)
4. The mortgage held by Regions Bank which was recorded in St. Johns 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. Further, if this case is dismissed, the

mortgage will no longer be considered void and shall be restored as a secured debt.

DATED: January 27, 2014



JERRY A. FUNK
United States Bankruptcy Judge

WE HEREBY CONSENT to the entry of this Order and to the relief contained therein on behalf of our respective clients.



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RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
B. VOL. 54, NO. 7825

Robert W. Elrod, Jr., Attorney for the Debtor(s), is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order.