

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

In re: ANTHONY AND ETHEL SAPP

Case No. 3:2014-bk-00216
Chapter 13

Debtors.

**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE SECURED STATUS OF
COMPASS BANK AND FLORIDA HOUSING FINANCE CORPORATION AND TO
STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtors' Motion to Determine Secured Status of Compass Bank and Florida Housing Finance and to Strip Lien (the "Motion")(Doc. 017). The motion was served on all interested parties with the Local Rule 2002-4 negative notice legend informing the parties of their opportunity to object within 30 days of the date of service. No party filed an objection within the time permitted. The Court therefore considers the matter to be unopposed. It is

ORDERED:

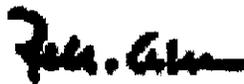
1. The Motion is **GRANTED**.
2. Claim No. 5 filed by Compass Bank and the Florida Housing Finance Corporation Subordinate mortgages shall be treated as an unsecured claim in the Chapter 13 Case.
3. The real property (the "Real Property") that is the subject of the Motion is located at 466 S. Vermont Ave., Green Cove Springs, FL 32043, and more particularly described as follows:

LEGAL DESCRIPTION

The southerly 6 feet of Lot 1 and the Northerly 4 feet of Lot 4 and all of Lot 2, all in Block 36, all in Idlewild Park as per plat thereof recorded in Plat Book 2, Page 62 of the Public Records of Clay County, Florida. Subject to a 20 foot electrical distribution line easement as per Official Records Book 807, Page 651 and Official Records Book 761, Pages 414 and 415, also reserving a 25 foot easement for drainage and utilities across the Northeast 25 feet thereof.

4. The mortgage held by Compass Bank recorded on May 1, 2007, at **Book 2890, Pages 18-26**, of the official records of Clay County, Florida, and the Florida Housing Finance Corporation Subordinate Mortgage recorded on August 10, 2012, at **Book 3438, Pages 251-255** shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtor's discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Compass Bank and Florida Housing Finance Corporation's lien prior to the entry of the Debtor's discharge.

DONE and ORDERED in Jacksonville, Florida, this 8th day of April, 2014



Paul M. Glenn
United States Bankruptcy Judge

Attorney Sean C. Barber 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.

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 54, NO. 7936