

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In re:

CASE NO.: 12-01031-JAF

BILLY S. WILLIAMS, SR.

Debtor.

BILLY S. WILLIAMS, SR.

ADV. PRO. NO.: 12-ap-00535-JAF

Plaintiff

v.

**SELECT PORTFOLIO SERVICING, INC,
AS SERVICING AGENT FOR PNC BANK**

and

PNC BANK

and

FIRST FRANKLIN FINANCIAL CORPORATION

Defendants.

FINAL JUDGMENT

THIS CASE is before the Court on the Debtor's Motion for Default of Plaintiff, **BILLY S. WILLIAMS, SR.** and against Defendants, **SELECT PORTFOLIO SERVICING, INC, AS SERVICING AGENT FOR PNC BANK, FIRST FRANKLIN FINANCIAL CORPORATION, AND PNC BANK.**

For the reasons stated in the Motion, it is ORDERED:

1. The Motion is GRANTED.

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2. The real property (the "Real Property") that is the subject of the Motion is located at 2820 Capper Road Jacksonville, FL 32218, and is set forth in that certain Warranty Deed recorded at Duval County Book 12730, Page 1140, Document No. 2005327134, and more particularly described as:

**LOT 12, VICTORY COURT, ACCORDING TO
THE PLAT THEREOF AS RECORDED IN
PLAT BOOK 25, PAGE 17, OF THE
CURRENT PUBLIC RECORDS OF DUVAL
COUNTY, FLORIDA**

3. The mortgage held by **SELECT PORTFOLIO SERVICING, INC, AS SERVICING AGENT FOR PNC BANK, FIRST FRANKLIN FINANCIAL CORPORATION, AND PNC BANK** recorded on September 6, 2005, at Book 12730, Page 1156, Document No. 2005327136 Official Records Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge, whether under Chapter 13 or Chapter 7; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of **SELECT PORTFOLIO SERVICING, INC, AS SERVICING AGENT FOR PNC BANK, FIRST FRANKLIN FINANCIAL CORPORATION, AND PNC BANK's** lien prior to the entry of the Debtor's discharge. Further, if this Chapter 13 case is dismissed or the Debtor does not receive a discharge under Chapter 7 or Chapter 13, the mortgage will no longer be considered void and shall be restored as a secured debt.

