

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

IN RE:

CASE NO.: 12-bk-01297-JAF

MARK S. KORNUK  
and GRETCHEN A. KORNUK,  
Debtors.

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**ORDER GRANTING DEBTORS' MOTION TO DETERMINE SECURED  
STATUS OF SECOND MORTGAGE OF REGIONS BANK (CLAIM 7) IN CHAPTER 7  
CASE AND TO STRIP LIEN EFFECTIVE UPON CHAPTER 7 DISCHARGE**

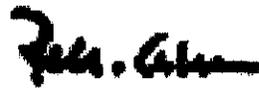
**THIS CASE** is before the Court on the Debtors' Motion To Determine Secured Status Of Second Mortgage Of Regions Bank (Claim 7) In Chapter 7 Case And To Strip Lien Effective Upon Discharge (the "Motion"). For the reasons set forth in the Debtors' Motion, the Court finds it appropriate to grant the Debtors' Motion. The Court further finds that negative notice contained in the Motion was proper, that the Motion was properly served pursuant to Local Rule 2002-4 and that no opposition thereto has been filed. Accordingly, it is

**ORDERED** as follows:

1. The Motion is **GRANTED**.
2. Claim Number Seven (7) filed on behalf of Regions Bank shall be treated as an unsecured debt in this case.
3. The real property (the "Real Property") that is the subject of the Motion is located at 1722 Mayfield Road, Jacksonville, FL 32210, and is more particularly described as follows:  
  
**LOT 13, BLOCK 1 OF FAIRFAX MANOR AS RECORDED IN PLAT BOOK 16,  
PAGE 50, ET ESQ. OF THE CURRENT PUBLIC RECORDS OF DUVAL  
COUNTY, FLORIDA**
4. The mortgage held by Regions Bank (Claim 7) which was recorded on or about April 4, 2007 and modified on September 21, 2007 in Duval County, Florida shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 7 case. Further, if this Chapter 7 case is dismissed without entry of a

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

DONE and ORDERED in Jacksonville, Florida, this 11th day of March, 2014



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**PAUL M. GLENN**  
United States Bankruptcy Judge

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION  
J.B. VOL. 54, NO. 7917

Copies to:  
Debtors  
Robert W. Elrod, Jr., Attorney for Debtors  
Regions Bank  
Alexander G. Smith, Trustee

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.