

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

IN RE:

CASE NO.: 13-bk-03768-PMG

NORMAL J. STOKES,
Debtor.

**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE
SECURED STATUS OF CHASE HOME MORTGAGE LLC/JP MORGAN CHASE & CO
(CLAIM 13) AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtor's Motion To Determine Secured Status Of Second Mortgage Of Chase Home Mortgage LLC/JP Morgan Chase & Co (Claim 13) 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 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

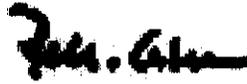
ORDERED as follows:

1. The Motion is **GRANTED**.
2. Claim Number Thirteen (13) filed by Chase Home Mortgage LLC/JP Morgan Chase & Co. shall be treated as an unsecured claim in this Chapter 13 Case.
3. The real property (the "Real Property") that is the subject of the Motion is located at 10458 Dodd Road, Jacksonville, FL 32218, and is more particularly described as follows:

**LOT 191, HIGHLANDS UNIT NO. 11, ACCORDING TO THE PLAT THEREOF
AS RECORDED IN PLAT BOOK 28, PAGE 96 AND 96A, OF THE CURRENT
PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA**
4. The mortgage held by Chase Home Mortgage LLC/JP Morgan Chase & Co. (Claim 13) which was recorded on or about May 19, 1998 in Duval 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 13 case or in a discharge in a Chapter 7 case should this case

be converted to a Chapter 7 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Chase Home Mortgage LLC/JP Morgan Chase & Co.'s lien prior to the entry of the Debtors' discharge. Further, if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DONE and ORDERED in Jacksonville, Florida, this 27th day of January, 2014



PAUL M. GLENN
United States Bankruptcy Judge

Copies to:
Debtor
Robert W. Elrod, Jr., Attorney for Debtor
Chase Home Mortgage LLC/JP Morgan Chase & Co.
Douglas Neway, Trustee

"RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION

J.B. VOL. 54, NO. 7877

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.