

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

IN RE: SCOTT TERRAZZANO

CASE NO.: 3:13-bk-06955-PMG
Chapter 11

Debtor

**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE SECURED STATUS
OF SANDRA TERRAZZANO AND JAMIE ROYAL AND TO STRIP JUDGMENT LIEN
EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court for hearing on January 30, 2014, on the Debtor's Motion to Determine Secured Status of Sandra Terrazzano and Jamie Royal (Docket No. 24) and to Strip Judgment Lien (the "Motion"). Based upon the Motion and the Objection of the Judgment Creditor and the agreement of the relevant parties, it is

ORDERED:

1. The Motion is **GRANTED**.
2. The properties that are the subject of this Motion are located at:
 - a. 14561 Berringer Lane, Jacksonville, FL 32258.
 - b. 11544 Summer Haven, Jacksonville, FL 32258.
 - c. 13032 Huntley Manor Drive, Jacksonville, FL 32224.
3. The Judgment Lien held by Sandra Terrazzano and Jamie Royal recorded on September 27, 2011 at Book 15722, Page 2484, Document No. 2011209328, of the official records of 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 11 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the

avoidance of Cavalry Portfolio Services' judgment lien prior to the entry of the Debtor's discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 11 case is dismissed, the judgment lien will no longer be considered void and shall be restored as a secured debt.

4. Notwithstanding the above, based upon the equity in Debtor's property located at 1412 First Street North, #305, Jacksonville Beach, FL 32250, Debtor shall provide for repayment of the secured claim in Debtor's Plan of Reorganization. Debtor's Plan shall provide for the claim of \$7,050 be paid in equal monthly installments over sixty (60) months with 4% interest, monthly payments of \$129.84.

DATED this 13 day of February, 2014, in Jacksonville, Florida.



PAUL M. GLENN
United States Bankruptcy Judge

Taylor J. King, Attorney for Debtor, is directed to serve a copy of this Order on interested parties and file a proof of service within three (3) 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. 7890"