

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:

Gerald Jones and

Sonja L. Jones
Debtors.

CASE NO.: 3:12-bk-07996-JAF

Gerald Jones and

Sonja L. Jones

Plaintiffs,

v.

Navy Federal Credit Union,

Defendants.

ADV. NO: 3:13-ap-00210-JAF

DEFAULT JUDGMENT

This Judgment is entered after entry of Default and Order Granting Motion for Judgment by Default against the Defendant(s), Navy Federal Credit Union. It is

ORDERED AND ADJUDGED

1. Judgment is entered in favor of the Plaintiff(s), Gerald Jones and Sonja L. Jones, against the Defendant(s), Navy Federal Credit Union.

2. The replacement value of the interest or claim of the Defendant(s) in the homestead property of the Plaintiff(s) is \$0.00.

3. The lien of the Defendant(s) on the homestead property of the Plaintiff(s) located at 8758 Humperside Lane, Jacksonville, FL 32219 with the legal description of:

ALL THAT PARCEL OF LAND IN DUVAL COUNTY, STATE OF FLORIDA, AS MORE FULLY DESCRIBED IN DEED BOOK 11990, PAGE 1333, ID# 004025-2280, BEING KNOWN AND DESIGNATED AS:

LOT 36, ST. JAMES PLACE UNIT ONE, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 55, PAGES 41, 41A THROUGH 41I, INCLUSIVE, OF THE PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA.

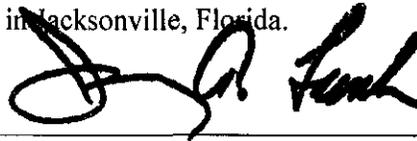
BY FEE SIMPLE DEED FROM MARONDA HOMES, INC. AS SET FORTH IN DEED BOOK 11990, PAGE 1333 DATED 07/29/2004 AND RECORDED 08/16/2004, DUVAL COUNTY RECORDS, STATE OF FLORIDA.

LOAN #: 8014728532

is wholly unsecured under the provisions of 11 U.S.C § 506.

4. The mortgage shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the discharge of the Debtor(s) in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of the lien of Navy Federal Credit Union prior to the entry of the discharge of the Debtor(s). Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DATED this 12 day of July, 2013 in Jacksonville, Florida.



JERRY A. FUNK
UNITED STATES BANKRUPTCY JUDGE

Copies to:
Attorney for Plaintiff(s)
Defendant

RECORDED IN THE 53 BANKRUPTCY COURT
IN THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
FILE NO. 54-150-7758