

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

CASE NO.: 3-12-bk-2587-JAF

IN RE: MICHAEL E. NICHOLSON
DONNA K. HOBBS-NICHOLSON

Debtor(s)

ADVERSARY PROCEEDING #: 12 - AP - 329

MICHAEL E. NICHOLSON
DONNA K. HOBBS-NICHOLSON
Plaintiff(s),

vs.

BANK OF AMERICA, N.A.
Defendant(s)

J U D G M E N T

This judgment is entered after entry of default against Defendant, BANK OF AMERICA,
N.A., on June 6, 2012, It is

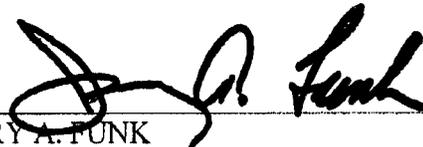
ORDERED:

1. Judgment is entered in favor of Plaintiffs MICHAEL E. NICHOLSON AND DONNA K. HOBBS-NICHOLSON and against Defendant BANK OF AMERICA, N.A.
2. The mortgage held by Defendant dated August 4, 2003, which is recorded in O.R. Book 2251, page 238, of the current public records of Clay County, Florida, which encumbers real property described as:

See Exhibit "A" attached hereto

Shall be deemed void and shall be extinguished automatically, without further Court order, upon entry of the debtor's discharge in the main Chapter 13 Case; provided however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of BANK OF AMERICA, N.A.'s lien prior to the entry of the debtor's discharge. Further, if the main Chapter 13 case is converted to a case under Chapter 7, or if the main Chapter 13 case is dismissed the mortgage will no longer be considered void and shall be restored as a secured debt.

Dated this 10 day of June, 2012, at Jacksonville, Florida.



JERRY A. FUNK
UNITED STATES BANKRUPTCY JUDGE

Copies to:

D. C. Higginbotham, Esquire, Attorney for Debtor

Bank of America, N.A.

RECORDED IN THE US BANKRUPTCY COURT,
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
U.S. NO. 54 NO. 7571

SCHEDULE "A"

LOT 44, GOVERNORS HARBOR

A PARCEL OF LAND SITUATED IN THOMAS TRAVERS GRANT, SECTION 37, TOWNSHIP 6 SOUTH, RANGE 26 EAST, CLAY COUNTY, FLORIDA. SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT A POINT IN THE SOUTHWESTERLY LINE OF SAID SECTION 37, SAID POINT BEING THE NORTHWEST CORNER OF SECTION 3, TOWNSHIP 6 SOUTH, RANGE 26 EAST: THENCE NORTH 14° 53' 30" WEST 357.60 FEET; THENCE SOUTH 65° 16' 00" EAST 1371.32 FEET; THENCE NORTH 30° 38' 00" EAST 100.24 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE NORTH 30° 38' 00" EAST 15.50 FEET; THENCE NORTH 03° 38' 00" EAST 90.35 FEET; THENCE NORTH 65° 16' 00" WEST 159.06 FEET; THENCE SOUTH 29° 04' 50" WEST 100.00 FEET; THENCE SOUTH 65° 16' 00" EAST 197.58 FEET TO THE POINT OF BEGINNING.