

UNITED STATES BANKRUPTCY COURT,  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

In Re:

Case No.: 3:09-BK-06337-JAF  
Chapter 13

MEMORY L. HOPKINS and  
PAUL HOPKINS

Debtors.

**ORDER GRANTING DEBTORS' VERIFIED MOTION TO STRIP LIEN OF  
REAL TIME RESOLUTIONS, INC. AS SERVICER FOR U.S. BANK, N.A. AND  
FOR DETERMINATION THAT CLAIM IS UNSECURED  
(18 Ryecroft Lane, Palm Coast, FL)**

THIS CASE came before the Court on Debtors' Verified Motion to Strip Lien of Real Time Resolutions, Inc. as Servicer for U.S. Bank, N.A. and for Determination that Claim is Unsecured (the "Motion") (Doc. No. 90). The Court finds that the Motion was served upon all interested parties pursuant to Local Rule 2002-4, and no timely response was filed. Therefore, it is,

IT IS ORDERED:

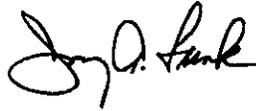
1. The Motion (Doc. No. 90) is GRANTED.
2. Creditor, Real Time Resolutions, Inc. as Servicer for U.S. Bank, N.A. has a second mortgage lien on the Debtors' homestead real property located at 18 Ryecroft Lane, Palm Coast, Florida 32164 (the "Property"), and more particularly described as follows:

**LOT 12, OF BLOCK 14, OF PALM COAST, MAP OF ROYAL PALMS, SECTION 29, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 10, PAGE 17 THROUGH 29, INCLUSIVE OF THE PUBLIC RECORDS OF FLAGLER COUNTY, FLORIDA,  
LOCATION: 18 RYECROFT LANE, PALM COAST, FL 32164  
PARCEL ID#: 0711317029001400120. (the "Lien")**

3. Because senior mortgage liens exceed the value of the property Claim Number 4 filed by Real Time Resolutions, Inc. as Servicer for U.S. Bank, N.A. shall be treated as an unsecured claim in this case.

4. Creditor's Lien is void and automatically extinguished pursuant to 11 USC 506(d), upon entry of an Order of Discharge pursuant to 11 USC 727, 1141, or 1328.

DONE and ORDERED in Jacksonville, Florida, this 26th day of January, 2015



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JERRY A. FUNK  
United States Bankruptcy Judge

Attorney Walter J. Snell is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of the entry of the order.

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION  
J.B. VOL. 54 NO. 8144