

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In re:

MICHAEL J. BENNETT

CASE NO.: 3:12-bk-06999-JAF

Debtor.

_____ /
MICHAEL J. BENNETT

Plaintiff(s),

ADVERSARY NO.:13-00022-JAF

v.

CITIBANK, FEDERAL SAVINGS BANK

Defendant.
_____ /

FINAL JUDGMENT

This Judgment is entered after entry of Default dated *February 27*, 2013 and Order Granting Motion for Judgment by Default against the defendant, Citibank, Federal Savings Bank it is,

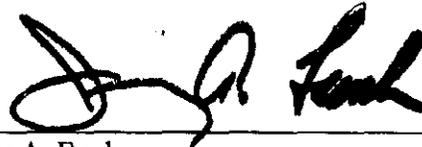
ORDERED AND ADJUDGED

1. Judgment is entered in favor of the Plaintiff(s), Michael J. Bennett, against the Defendant, Citibank, Federal Savings Bank.
2. The replacement value of the interest or claim of the Defendant in Plaintiff(s)' real property is \$0.00.
3. Any Claims filed by Citibank, Federal Savings Bank arising from this mortgage shall be treated as an unsecured claim in the Chapter 13 Case.
4. The real property (the "Real Property") that is the subject of this Adversary proceeding is located at 619 Longcrest Ln., Orange Park FL, and more particularly described as follows:

**Lot 64, Litchfield at Oakleaf Plantation, according to Plat Bok 40, pages 51 through 58, public records of Clay County, Florida.
Parcel ID 04-04-25-007867-011-64**

5. The Mortgage held by Citibank, Federal Savings Bank recorded on May 24, 2006, in O.R. Book 2730 Page 601, of the official records of Clay County, Florida shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case, or in the event this case is converted into a proceeding under Chapter 7 of the bankruptcy code, upon the entry of the Debtor's discharge in Chapter 7; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Citibank, Federal Savings Bank lien prior to the entry of the Debtor's discharge. Further, if this bankruptcy proceeding is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DONE AND ORDERED in Jacksonville, Florida on March 1, 2013.



Jerry A. Funk
United States Bankruptcy Judge

Copies to:

Edward P. Jackson, 255 N. Liberty Street, 1st Flr, Jacksonville, FL 32202

Citibank, Federal Savings Bank c/o John Havens, President of Citibank, Federal Savings Bank 399 Park Avenue, New York, NY 10043

Douglas Neway, Trustee, P.O. Box 4308, Jacksonville, FL 32201

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
MAR 1 2013 54 NO. 7687