

IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:
ALFRED D. FORD,
Debtor.

CASE NO.: 12-bk-00615-JAF

**CONSENT ORDER AMENDING ORDER DENYING MOTION TO DETERMINE
SECURED STATUS AND TO STRIP LIEN DATED NOVEMBER 6, 2013, VALUING
SECURED CLAIM OF NAVY FEDERAL CREDIT UNION (SECOND MORTGAGE -
CLAIM 10) AND STRIPPING LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtor's Motion To Determine Secured Status Of Second Mortgage Of Navy Federal Credit Union (Claim 10) And To Strip Lien Effective Upon Discharge (the "Motion"). Based upon the consent of the Debtor and Creditor as evidenced by the signatures of their attorneys attached hereto, the Court finds it appropriate to grant the relief contained herein. Accordingly, it is

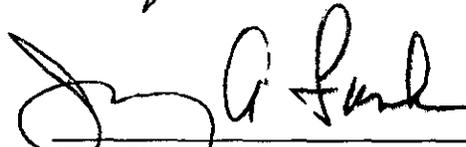
ORDERED as follows:

1. The Debtor's Motion To Determine Secured Status Of Navy Federal Credit Union (Claim 10) And To Strip Lien Effective Upon Discharge is hereby **GRANTED** in part and **DENIED** in part.
2. The Order Denying Motion To Determine Secured Status And To Strip Lien dated November 6, 2013 is hereby amended to provide for the relief contained herein.
3. The claim of Navy Federal Credit Union (Claim 10) secured by the Debtor's homestead property is hereby valued at \$22,500.00. This amount shall be paid in full through the Chapter 13 Plan at an interest rate of 5.25%. Upon successful completion of the Chapter 13 Plan and payment of the said \$22,500, the mortgage and debt shall be satisfied in full and the lien shall be stripped. Should the Debtor fail to complete the Chapter 13 Plan, the original mortgage and note shall be reinstated.
4. The Debtors' homestead property is located at 204 Arbor Springs Plantation Drive, Newnan, GA and is more particularly described as:

ALL THAT TRACT OR PARCEL OF LAND, SITUATE LYING AND BEING IN LAND LOT 21 OF THE SIXTH LAND DISTRICT OF COWETA COUNTY, GEORGIA AND BEING MORE PARTICULARLY DESCRIBED AS LOT 6B OF ARBOR SPRINGS PLANTATION, PHASE B, AS PER PLAT OF RECORD RECORDED AT PLAT BOOK 63, PAGES 154-155, IN THE OFFICE OF THE CLERK OF THE SUPERIOR COURT OF COWETA COUNTY, GEORGIA TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR AND ACCURATE DESCRIPTION OF THE PROPERTY CONVEYED HEREIN.

5. The balance of this claim shall be treated as unsecured.
6. A copy of this Order shall not be recorded in the public records until the Debtor has received a Chapter 13 Discharge.
7. In the event this case is dismissed or converted by the Debtor to another Chapter of the Bankruptcy Code prior to the conclusion of the Plan then the mortgage lien of the Creditor shall be deemed reinstated and the Court Order valuing the Property shall be null and void.
8. No sale of the Property shall occur free and clear of the Creditor's lien while the bankruptcy case is pending as 11 U.S.C. Section 1325(a)(5) provides that the lien be retained on the Property until the Creditor's claim is paid in full or until the Debtor receive a Discharge.

DATED at Jacksonville, Florida this 7 day of January, 2014.



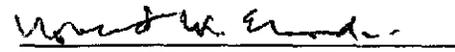
JERRY A. FUNK
United States Bankruptcy Judge

WE HEREBY CONSENT to the relief contained herein on behalf of our clients

RECORDED IN THE CLERK'S OFFICE OF THE
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
J.B. VOL. 64 NO. 7856



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Copies to:

Debtor

Robert W. Elrod, Jr., Attorney for Debtor

Nicole Noel, Attorney for Navy Federal Credit Union

Douglas Neway, Trustee

Robert W. Elrod, Jr., Attorney for the Debtor(s), is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order.