

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION**

In re:

Case No: 3:11-BK-05481
Chapter 13

JOSE IVAN RAIGOSA
CONSUELO RAIGOSA

Debtor _____/

**ORDER GRANTING DEBTOR'S MOTION TO
DETERMINE SECURED STATUS OF SUNTRUST BANK
AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtors' Motion to Determine Secured Status of Suntrust Bank, and to Strip Lien Effective Upon Discharge (DE No. 33; the "Motion"). It is ORDERED:

1. The Motion is GRANTED.

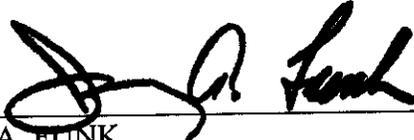
2. Claim No. 3-1 filed by Suntrust Bank shall be treated as an unsecured claim in the Chapter 13 Case.

3. The real property ("Real Property") that is the subject of the Motion is located at 45 Westchester Lane, Palm Coast, Florida 32164, and more particularly described as follows: Lot 4, Reserved Parcel B, Replat of Wynnfield Section 22, Palm Coast, as recorded in Map Book 33, Page 47, of the Public Records of Flagler County, Florida.

4. The second mortgage held on the Real Property held by Suntrust Bank recorded on September 18, 2007, in Book 1614, Page 1893 of the Official Records Book of Flagler County, Florida, shall be deemed void, and shall be extinguished automatically, without further court order, upon entry of the Debtor's discharge in this Chapter 13 case, provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Suntrust Bank's mortgage

lien prior to entry of the Debtor's discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 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 April 26, 2012.



JERRY A. FUNK
United States Bankruptcy Judge

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 54, NO. 7545