

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

IN RE:

NUBIA M. DUENAS,

CASE NO.: 13-BK-04913-3F7

Debtor.

---

**ORDER AVOIDING JUDGMENT LIEN  
OF CAPITAL ONE BANK (USA) N.A.**

Upon consideration of the Motion to Avoid Judgment Lien filed on the 30th day of September, 2013, against the lienholder Capital One Bank (USA), N.A., and the attendant affidavit, and no response having been filed pursuant to Local Rule 2002-4, it is

**ORDERED:**

1. That the Motion to Avoid Judgment Lien is granted.
2. That the lien held by Capital One Bank (USA) N.A., against Debtor's homestead property, legal description of which is:

THE WESTERLY 27.5 FEET OF LOT 18D, TOGETHER WITH THE  
EASTERLY 12.6 FEET OF LOT 18C, CYPRESS HAMMOCK UNIT  
TWO, ACCORDING TO PLAT THEREOF AS RECORDED IN PLAT  
BLOCK 42, PAGES 3 AND 3A, OF THE CURRENT PUBLIC  
RECORDS OF DUVAL COUNTY, FLORIDA. STREET ADDRESS:  
4142 STILLWOOD DRIVE, JACKSONVILLE, FLORIDA 32257.

is avoided pursuant to 11 U.S.C. § 522(f).

**DONE AND ORDERED** at Jacksonville, Florida, this 1 day of November, 2013.

  
\_\_\_\_\_  
**JERRY A. FUNK**  
United States Bankruptcy Judge

Attorney Rehan N. Khawaja 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.

**COPIES FURNISHED TO:**

**Rehan N. Khawaja, Esquire**  
Law Offices of Rehan N. Khawaja  
817 North Main Street  
Jacksonville, Florida 32202-3094  
Attorney for Debtor

**Gregory L. Atwater Esquire**  
Chapter 7 Trustee, Post Office Box 1865  
Orange Park, Florida 32067

**Capital One Bank (USA) N.A.**  
**McLean Headquarters**  
c/o Richard D. Fairbank,  
its Chief Executive Officer  
1680 Capital One Drive  
McLean, Virginia 22102

**Capital One Bank (USA) N.A.**  
c/o Joseph F. Rosen, Esquire  
Pollack & Rosen, P.A.  
800 Douglas Road, Suite # 450  
Coral Gables, Florida 33134

**United States Trustee**  
400 W. Washington Street  
Suite # 1100  
Orlando, Florida 32801

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION  
NOV 14 2013 34 7821