

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

IN RE:

CASE NO.: 3-12-bk-03531-PMG

PHILIP ANTHONY ZANONI
and THERESA LOUISE ZANONI,
Debtors.

**ORDER GRANTING DEBTORS' MOTION TO DETERMINE SECURED STATUS OF
REGIONS BANK (CLAIM 21) AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtors' Motion To Determine Secured Status Of Of Regions Bank (Claim 21) And To Strip Lien Effective Upon Discharge (the "Motion"). For the reasons set forth in the Debtors' Motion, the Court finds it appropriate to grant the Debtors' Motion. The Court further finds that negative notice contained in the Motion was proper, that the Motion was properly served pursuant to Local Rule 2002-4 and that no opposition thereto has been filed. Accordingly, it is

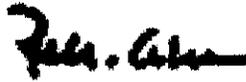
ORDERED as follows:

1. The Motion is **GRANTED**.
2. The second mortgage of Regions Bank shall be treated as an unsecured claim in this Chapter 7 Case.
3. The real property (the "Real Property") that is the subject of the Motion is located at 1748 Sprinkle Court, Jacksonville, FL 32211, and is more particularly described as follows:

**LOT 15, BLOCK 4, ARLINGTON HILLS NO. 2, ACCORDING TO PLAT
THEREOF AS RECORDED IN PLAT BOOK 24, PAGES 56 AND 56A, OF THE
CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA**
4. The mortgage held by Regions Bank which was recorded on or about September 30, 2003 in Duval County, Florida where the Property is located shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in

this Chapter 7 case. Further, if this case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DONE and ORDERED in Jacksonville, Florida, this 3rd day of April, 2015



PAUL M. GLENN
United States Bankruptcy Judge

"RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 34, NO. 8190"

Copies to:
Debtor
Robert W. Elrod, Jr., Attorney for Debtors
Regions Bank
Douglas Neway, Trustee

Robert W. Elrod, Jr., Attorney for the Debtors, 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.