

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

In Re:  
SCOTT ALAN LAFLAM

Debtor(s)

SCOTT ALAN LAFLAM  
Plaintiff,

CASE NO. 3:11-BK-06541-JAF  
CHAPTER 13

Adversary: 3:12-ap-00136-JAF

Vs.

Everbank  
Defendant

**JOINT STIPULATION**

THIS CAUSE came on for consideration by agreement for the parties, upon Debtors' Complaint against EverHome Mortgage Company, LLC., f/k/a EverHome Mortgage Company (Document No.1). The Real Property that is subject of the Complaint is located at 5529 Enchanted Drive, Jacksonville, Florida 32244 and further more particularly described as follows:

**LOT 8, BLOCK 2, OAK HILL MANOR UNIT FOUR, AS PER PLAT THEREOF,  
RECORDED IN PLAT BOOK 31, PAGE 66, OF THE PUBLIC RECORDS OF DUVAL  
COUNTY, FLORIDA.**

The parties have agreed and,  
Accordingly, it is hereby

**ORDERED:**

1. Judgment is entered in favor of the Plaintiff, Scott LaFlam, and against the Defendant, EverHome Mortgage Company, LLC f/k/a EverHome Mortgage Company.

2. Claim No. 9-1 filed by Debtor on behalf of EVERBANK shall be treated as an allowed unsecured claim in this Chapter 13 case.
3. Upon successful completion of the Debtor's chapter 13 Plan and the entry of a discharge under §1328 (a), the second mortgage lien shall be deemed null and void and no longer a lien against the property. The Second mortgage held by EVERBANK, in the amount of \$23,980.00 recorded on September 6, 2005 at O.R. Book 12731 Page Numbers 898 Instrument number 2005327542 of the official records of Duval County, Florida, is stripped as wholly unsecured and the mortgage shall be deemed satisfied by the recording of this Order following chapter 13 plan completion and entry of discharge.
4. Should the Debtor's fail to complete their chapter 13 Plan and receive a discharge under §1328 (a), then the lien shall remain.
5. If the above-captioned case is dismissed or converted to Chapter 7, or if the Debtors do not successfully complete their Chapter 13 Plan and not receive a Discharge of Debtors notice from the Court, EVERBANK shall be restored to its pre-petition secured status.

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6. Each party shall bear its own costs and fees.

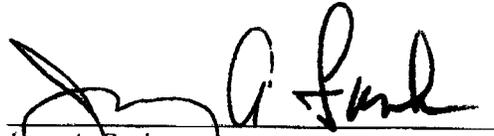
/s/ 

Steve D. Tran, Esquire  
Florida Bar #14822  
9204 King Palm Drive  
Tampa, FL 33619-1328  
Attorney for Creditor  
EVERBANK

/s/ 

FELECIA L. FALANA, Esquire  
Florida Bar No.: 022356  
8777 San Jose Blvd., Suite 301  
Jacksonville, Florida 32217  
Attorney for Debtor  
Scott Alan Laflam

DATED: this 5 day of March, 2012 in Jacksonville, Florida.



Jerry A. Funk  
United States Bankruptcy Judge

Copies furnished to:

EVERBANK  
C/O DANIEL C. CONSUEGRA  
9204 KING PALM DRIVE  
TAMPA, FL 33619

SCOTT ALAN LAFLAM  
5529 ENCHANTED DR.  
JACKSONVILLE, FL 32244

DONALD DUFRESNE, ESQUIRE  
8777 SAN JOSE BOULEVARD SUITE 301  
JACKSONVILLE, FL 32217

DOUGLAS NEWAY, TRUSTEE  
P O BOX 4308  
JACKSONVILLE, FL 32201

RECORDED IN THE US BANKRUPTCY COURT,  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION  
J.B. VOL. 54, NO. 7505