

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:

CASE NO. 09-08640-PMG

JOSEPH WILLIAMS,

CHAPTER 13

Debtor.

JOSEPH WILLIAMS,

ADV. NO.: 3:10-ap-00053-PMG

Plaintiff,

v.

BANK OF AMERICA, NA.,

Defendant.

FINAL JUDGMENT

THIS CASE is before the Court upon the Debtor's Motion for Final Judgment by Default to determine the secured status of **BANK OF AMERICA, NA**, and to strip lien (the "Motion"). For the reasons stated in the Complaint and Motion, that shall constitute the decision of the Court, it is ORDERED:

1. The Motion is granted and Judgment is entered in favor of Plaintiff.
2. The Secured Claim of Defendant, Bank of America, N.A. (Claim No. 11) is valued at \$0.00 and the creditor shall have an allowed general unsecured claim in the amount of \$32,682.78.
3. The real property (the "Real Property") that is the subject of the proceeding is located at 2007 Timber Land Court, Orange Park, FL 32003, and is more particularly described in that certain

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION

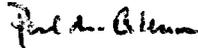
ADV. NO. 53, NO. 7348

Warranty Deed recorded in the Public Records of Clay County, Florida, at Book 2934, Page 1357 as follows:

Lot 50, HERITAGE OAKS TRACE, according to the Plat thereof as recorded in Plat Book 48, Pages 43-47, Public Records of Clay County, Florida.

4. The mortgage held by **BANK OF AMERICA, NA**, recorded on October 4, 2007, at **Book 2951, Pages 2138-2142, Instrument No. 2007059852**, of the Public Records of Clay 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 **BANK OF AMERICA, NA's**, lien prior to the entry of the debtor's discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 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 on March 15, 2010.



PAUL M. GLENN
CHIEF UNITED STATES BANKRUPTCY JUDGE

cc:

Debtor(s)
Debtor'(s) Counsel

Bank of America, N.A.
Attn: Brian T. Moynihan, President
c/o Registered Agent CT Corporation Systems
1200 South Pine Island Road
Plantation, FL 33324.