

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

JAMES E. DIXON and  
CHRISTINA L. DIXON,

CASE NO.: 3:11-bk-05760-JAF

CHAPTER 13

Debtors.

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**ORDER GRANTING DEBTORS' AMENDED MOTION TO DETERMINE SECURED  
STATUS OF REGIONS AMS HOME EQUITY LINE (ACCOUNT ENDING IN 5003)  
AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

**THIS CASE** came on for consideration on the Debtors' Amended Motion to Determine Secured Status of Regions AMS Home Equity Line (Account Ending in 5003) and to Strip Lien Effective Upon Discharge (Doc. No. 44) pursuant to negative notice provisions of Local Rule 2002-4. The Court, considering the Amended Motion and the absence of any record objection to the relief requested in the Amended Motion by any party in interest, deems the Amended Motion to be uncontested.

The real property (the "Real Property") that is the subject of the Amended Motion is located at 1922 SW 80<sup>th</sup> Avenue, Bushnell, Florida, and more particularly described as follows:

**Tract 10, Plat 14, SUMTER GARDENS, according to the plat of  
Record thereof recorded in Plat Book 2, Page 19, of the Public Records of  
Sumter County, Florida.**

Accordingly, it is hereby

**ORDERED and ADJUDGED:**

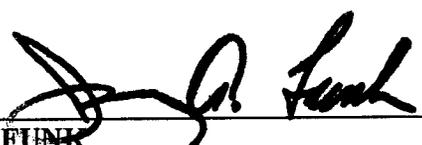
1. The Amended Motion to Determine Secured Status of Regions AMS Home Equity Line (Account ending in 5003) and to Strip Lien Effective Upon Discharge is  
**GRANTED.**

2. Claim No. 10 filed by **Regions AMS Home Equity Line** shall be treated as an unsecured claim in this Chapter 13 case.

3. The mortgage on Real Property held by **Regions AMS Home Equity Line** recorded on **September 6, 2007**, at **Book 1836, Pages 188, Instrument No. 29315** of the official records of Sumter County, Florida, shall be deemed void, and shall be extinguished automatically, without further Court Order, upon entry of the Debtors' discharge in this Chapter 13 case, provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of **Regions AMS Home Equity Line's** mortgage lien prior to the entry of the Debtors' discharge.

4. This Order does not prohibit **Regions AMS Home Equity Line** from asserting, at any time prior to the time when the lien is avoided by this Order upon entry of the Debtors' discharge, any rights it may have as a Defendant in any foreclosure proceeding brought by a senior mortgagee, including the right to claim excess proceeds from any foreclosure sale.

**DONE and ORDERED** in ~~Chambers~~ at Jacksonville, Florida on May 10, 2012

  
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JERRY A. FUNK  
United States Bankruptcy Judge

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION  
U.S. VOL. 54, NO. 7557 \*