

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

IN RE:

CASE NO.: 3:11-bk-03254-PMG

Dean Cameron

And,

Barbara Cameron

Debtors'

CHAPTER: 13

**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE SECURED
STATUS OF COMMUNITY FIRST CREDIT UNION OF FLORIDA, CLAIM # 7-
1 AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE came on for consideration of the Debtor's Motion to Determine Secured Status of **COMMUNITY FIRST CREDIT UNION OF FLORIDA, Claim # 7-1**, and to strip lien effective upon discharge (the "Motion") (Docket No. 26). The motion was filed on negative notice pursuant to local Rule 2002-4, and no objections were filed during the time period for responses. The Court has reviewed the Motion together with the record, and makes the following findings:

ORDERED

1. The Motion is GRANTED.
2. **COMMUNITY FIRST CREDIT UNION OF FLORIDA, Claim # 7-1** shall be treated as an unsecured claim in this Chapter 13 case.
3. The real property, that is the subject of the Motion is located at **4080 Grande Blvd, Jacksonville Beach FL 32250**, and more particularly described as follows:

Lot 2 ,Block 18, Ocean Terrace, 10-2 09-3S-29E.152 as per Plat Book 34, Page 66 and 66A, of the Public Records of Duval County, Florida

4. The second mortgage held by **COMMUNITY FIRST CREDIT UNION OF FLORIDA, Claim # 7-1, recorded on 08/03/2007, at Book 14117, Page 930, Instrument No.: 2007249660**, of the official records in Duval County Florida, in the amount of **\$20,000.00** plus penalties and interest for a total of **\$23,656.17** shall be deemed void, and shall be extinguished automatically, without further court order, upon entry of the Debtor's discharge in the Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of **COMMUNITY FIRST CREDIT UNION OF FLORIDA, Claim # 7-1** mortgage 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 ~~Chambers~~ at Jacksonville, Florida on
November 17 2011.

BY THE COURT



Paul M. Glenn
United States Bankruptcy Judge

Copies furnished to:

Dean and Barbara Cameron
Office of the U.S. Trustee
Community First Credit Union of Florida
U.S. Chapter 13 Trustee, Douglas W. Neway, Esquire
Melanie Sacks, Esquire,

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA,
JACKSONVILLE DIVISION
J.B. VOL. 54 . NO 7437

I certify the foregoing to be true
and correct copy of the original.
CLERK OF COURT
U. S. BANKRUPTCY COURT

By: M. Sosnuchi

Dated: November 17, 2011