

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

In re:

JOELLE ALLYN CHOCHOWSKI

CASE NO.: 3:11-BK-04804

Debtor(s).

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JOELLE ALLYN CHOCHOWSKI

Plaintiff(s)

vs.

ADV. NO.: 3:11-ap-00830-PMG

ONEMAIN FINANCIAL, INC. f/k/a  
CitiFinancial Equity Services, Inc.

Defendant.

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**JUDGMENT DETERMINING SECURED STATUS OF ONEMAIN FINANCIAL, INC.  
AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on Debtor/Plaintiff's Adversary Proceeding filed to determine the secured status of ONEMAIN FINANCIAL, INC. f/k/a CitiFinancial Equity Services, Inc. and to strip its lien effective upon discharge. Based on upon the joint stipulation of the parties to this adversary proceeding, it is

ORDERED:

1. ONEMAIN FINANCIAL, INC. f/k/a CitiFinancial Equity Services, Inc. shall be treated, for the purposes of this case, as a non-priority general unsecured claim and shall be paid as such in accordance with the Debtor's Chapter 13 Plan upon filing of its timely proof of claim.

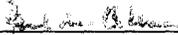
2. The real property that is the subject of this Adversary Proceeding is located at 3372 Volley Drive, Jacksonville, FL 32277, and is more particularly described as

LOT 50, RIDGEMOOR, ACCORDING TO PLAT THEREOF AS RECORDED  
IN PLAT BOOK 52, PAGES 9, 9A THROUGH 9F, INCLUSIVE, OF THE  
CURRENT PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA.

3. The mortgage held by ONEMAIN FINANCIAL, INC. f/k/a CitiFinancial Equity Services, Inc.. recorded on April 22, 2007 at Official Record Book 13933, Pages 1346 - 1353 of the official records of Duval, Florida shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtor's discharge in the underlying Chapter 13 case; provided however, that the court reserves jurisdiction to consider, if appropriate, the avoidance of ONEMAIN FINANCIAL, INC. f/k/a CitiFinancial Equity Services, Inc. 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 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 November 14, 2011.

BY THE COURT

  
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Paul M. Glenn  
United States Bankruptcy Judge

Copies furnished to:

Douglas W. Neway, Chapter 13 Trustee, PO Box 4308, Jacksonville, FL 32201

Nancy Draughon, Esq. Debtor's Attorney, 3733 University Blvd. W. Suite 212, Jacksonville, FL 32217

Onemain Financial, Inc., f/k/a CitiFinancial Equity Services, Inc., Attn: Adversary Group, 6400 Law Colinas Blvd., Irving, TX 75039

Joelle Allyn Chochowski, 3372 Volley Drive, Jacksonville, FL 32277,

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

J.B. VOL. 54, NO. 7436

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

By M. Gornick

Dated: November 16, 2011