

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

In re:

CASE NO.: 3:11-bk-06995

**MARK A OWLSEY
JANICE H. OWSLEY**

Debtors.

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**MARK A. OWSLEY
JANICE H. OWSLEY**

ADV. PRO. NO.: 12-ap-00145-JAF

Plaintiffs

v.

CITIFINANCIAL EQUITY SERVICES, INC

Defendant.

FINAL JUDGMENT

THIS CASE is before the Court on the Debtors' Motion for Default of Plaintiffs, **MARK A. OWLSEY and JANICE H. OWSLEY** and against Defendant, **CITIFINANCIAL EQUITY SERVICES, INC.**

For the reasons stated in the Motion, it is ORDERED:

1. The Motion is GRANTED.

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2. The real property (the "Real Property") that is the subject of the Motion is located at 602 14th Ave. South, Jacksonville Beach FL 32250, and is set forth in that certain Warranty Deed recorded at Duval County Book 9198, Pages 3213-3214, Document No. 99036626, more particularly described therein as:

LOT 1, BLOCK 147, OCEANSIDE PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGE 13 OF THE CURRENT RECORDS OF DUVAL COUNTY FLORIDA

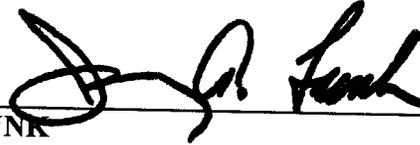
2. The mortgage held by **CITIFINANCIAL EQUITY SERVICES, INC.** recorded on June 19, 2008, at **Book 14544, Page 1738, Document No. 2008159855** of the official records of Duval County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of **CITIFINANCIAL EQUITY SERVICES, INC's** lien prior to the entry of the Debtors' 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.

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3. Any claim filed by **CITIFINANCIAL EQUITY SERVICES, INC.** or any of its successors, assigns or agents secured by the mortgage herein, shall be entitled to pro-rata distribution as a general unsecured creditor.

Done and Ordered in Jacksonville, Florida on April 4, 2012.

BY THE COURT:



JERRY A. FUNK
UNITED STATES BANKRUPTCY JUDGE

Copies to:

Debtors

Eugene H. Johnson, Esq.

CitiFinancial Equity Services, Inc.
Attn: James W. Schneider, President
c/o CT Corporation System
1200 S. Pine Island Road, FL 33324

RECORDED IN THE US BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
J.B. VOL. 54, NO. 7523