

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

IN RE:

CASE NO.: 12-bk-1084-PMG

DARYLL L. ARMONDI,  
Debtors.

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**ORDER GRANTING DEBTOR'S MOTION TO DETERMINE SECURED  
STATUS OF SECOND MORTGAGE OF REGIONS BANK  
(CLAIM 14) AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

**THIS CASE** is before the Court on the Debtor's Motion To Determine Secured Status Of Second Mortgage Of Regions Bank (Claim 14) And To Strip Lien Effective Upon Discharge (the "Motion"). For the reasons set forth in the Debtor's Motion, the Court finds it appropriate to grant the Debtor's Motion. The Court further finds that negative notice contained in the Motion was proper, that the Motion was properly served pursuant to Local Rule 2002-4 and that no opposition thereto has been filed. Accordingly, it is

**ORDERED** as follows:

1. The Motion is **GRANTED**.
2. Claim Number Fourteen (14) filed by Regions Bank shall be treated as an unsecured claim in this Chapter 13 Case.
3. The real property (the "Real Property") that is the subject of the Motion is located at 2269 Blanding Boulevard, Jacksonville , FL, and is more particularly described as follows:

**ALL OF BLOCK 142 ½ (EXCEPT PART IN STATE ROAD) OF SECTION "A",  
LAKE SHORE ESTATES, ACCORDING TO THE PLAT THEREOF AS  
RECORDED IN PLAT BOOK 13, PAGE(S) 61, OF THE PUBLIC RECORDS OF  
DUVAL COUNTY, FLORIDA EXCEPT PART IN ROAD.**
4. The mortgage held by Regions Bank (Claim 14) which was recorded on or about September 26, 2005 in Duval 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 Regions Bank's lien prior to the entry of the Debtor's discharge. Further, if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DATED: December 11, 2012

Paul M. Glenn  
PAUL M. GLENN  
United States Bankruptcy Judge

Copies to:  
Debtor  
Robert W. Elrod, Jr., Attorney for Debtor  
Regions Bank  
Douglas Neway, Trustee

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
GAINESVILLE DIVISION  
U.S. VOL. 54 NO. 7664