

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION

In re:

Case No. 6:08-bk-06739-ABB  
Chapter 7

PAT YOUNG,

Debtor.

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**ORDER**

This matter came before the Court on the Motion to Re-Open Bankruptcy Case and Motion to Avoid Second Mortgage Lien (Doc. No. 19) filed by Pat Young, the *pro se* Debtor herein, seeking to reopen this closed bankruptcy case and to avoid the second priority mortgage lien of HSBC Mortgage on her real property located at 385 Crystal Lake Drive, Melbourne, Florida 32940. A Discharge was entered on November 20, 2008 (Doc. No. 15) and the case was closed.

The Debtor seeks to avoid HSBC's lien on the basis it impairs her homestead exemption and asserts the lien is unsecured. Lien strip-off is not available in Chapter 7. In re Jean, 306 B.R. 708, 714 (Bankr. S.D. Fla. 2004).

Accordingly, it is

**ORDERED, ADJUDGED and DECREED** that the Debtor's Motion to Re-Open Bankruptcy Case and Motion to Avoid Second Mortgage Lien are hereby **DENIED**.

Dated this 9<sup>th</sup> day of February, 2009.

/s/ Arthur B. Briskman  
ARTHUR B. BRISKMAN  
United States Bankruptcy Judge