

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF FLORIDA  
PENSACOLA DIVISION**

IN RE:

Steven  
Lorant,  
**Debtor.**

CASE NO: 14-31240-KKS

Steven Lorant,  
**Plaintiff,**

v.

Navy Federal  
Credit Union  
**Defendant.**

ADV. NO.: 15-03001-HAC

**JUDGMENT**

This Judgment is entered pursuant to an Order Granting Motion for Judgment by Default against defendant Navy Federal Credit Union. It is hereby ordered:

1. Judgment is entered in favor of the plaintiff Steven Lorant and against defendant Navy Federal Credit Union for the relief sought in the complaint.
2. The Court holds that defendant's second mortgage, recorded at Book 2758, Page 34 of the Public Records of Santa Rosa County, Florida, on the plaintiff's property located at 5257 Chumuckla Highway, Florida 32571, which is more specifically described as:

COM NE COR TH S 1\* W 2583.77 FT TO SE COR OF SE4 OF NE4 TH N 88\* W 71.83 FT TO WLY R/WLI OF STATE RD #197 TH N 37\* W 928.78 FT TO POB THS 52\* W 140 FT TH N 37\* W 90 FT TH N 52\* E 140 FT TO WLY R/W OF HWY TH S 37\* E ALONG R/W 90 FT TO POB AS DES IN OR 2289 PG 1847

Tax ID Number: 05-1N-29-0000-00212-0000

is wholly unsecured under the provisions of 11 U.S.C. § 506.

3. Defendant's second mortgage on the real property described above is declared null, void, and avoided subject to plaintiff's completion of his Chapter 13 case and his receiving a discharge pursuant to 11 U.S.C. § 1328.

4. Defendant shall retain its mortgage in the junior position for the full amount due under the corresponding note and mortgage in the event of the dismissal of debtor's Chapter 13 case, the conversion of debtor's Chapter 13 case to any other chapter under the Bankruptcy Code, if debtor completes the Chapter 13 plan but does not receive a discharge, or if the property is sold or refinanced prior to debtor's receipt of Chapter 13 discharge.
5. In the event that the holder of the first position mortgage or any senior lien on the property forecloses on its interest and extinguishes defendant's lien rights prior to debtor's completion of the Chapter 13 plan and receipt of a Chapter 13 discharge, defendant's lien shall attach to the proceeds greater than necessary to pay the senior lien, if any, from the foreclosure sale.

Dated: June 19, 2015

  
HENRY A. CALLAWAY  
U.S. BANKRUPTCY JUDGE

Attorney, David Braun, is directed to serve a copy of this order on all interested parties and file a proof of service within three days of the entry of the order.