**IN THE UNITED STATES BANKRUPTCY COURT**

**FOR THE DISTRICT OF MARYLAND**

**at** Choose an item.

|  |  |
| --- | --- |
| **In re:**  **,**  **Debtor.** | **Case Number:**  **Chapter 13** |
| **,**  **Movant,**  **v.**  **,**  **Respondent.** |  |

# ORDER GRANTING MOTION TO AVOID LIEN

# ON DEBTOR’S PRINCIPAL RESIDENCE PURSUANT TO 11 U.S.C. § 506

Having considered the debtor’s motion to avoid lien, and any response filed thereto, and it appearing that proper notice has been given, pursuant to 11 U.S.C. § 506, and for the reasons set forth in the cases of Branigan v. Davis (In re Davis), 716 F.3d 331 (4th Cir. 2013), First Mariner Bank v. Johnson, 411 B.R. 221 (D. Md. 2009), and Johnson v. Asset Management Group, LLC, 226 B.R. 364 (D. Md. 1998), it is, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the claim of the respondent is hereby deemed wholly unsecured; and it is further

ORDERED, that at such time as a discharge order is entered pursuant to 11 U.S.C. § 1328 or the debtor completes performance of the debtor’s confirmed Chapter 13 plan in this case, the lien held in favor of the respondent on the debtor’s real property described as is avoided; and it is further

ORDERED, that if the respondent has filed or timely files a proof of claim, the claim of the respondent is allowed as a general unsecured claim for purposes of distributions under the debtor’s plan; and it is further

ORDERED, that allowance of the claim of the respondent as an unsecured claim pursuant to this order is without prejudice to objection to such claim on other grounds.

cc: Debtor

Debtor’s Attorney

Movant

Movant’s Attorney

Respondent

Respondent’s Attorney

Chapter 13 Trustee

Non-Debtor Co-Owner (with address)

U.S. Trustee

# END OF ORDER

**INSTRUCTIONS FOR COMPLETION OF**

**LOCAL BANKRUPTCY FORM H**

(These instructions should not be filed when the form is uploaded.)

**NOTE:** Local Bankruptcy Rule 3012-1 requires a motion to avoid a lien on a Chapter 13 debtor’s principal residence to be filed with a proposed order conforming to this Local Bankruptcy Form H. The movant may revise the form to make the grammar appropriate for joint cases.

Proposed orders must be prepared in compliance with Local Bankruptcy Rule 9013-3.