In The United States Bankruptcy Court For The Eastern District Of Pennsylvania

IN RE

IN RE

IN CHOLAS VERRATTI

IN Bankruptcy No. 12-20468 SR

DEBTOR

IN DEBTOR

IN PLAINTIFF

V.

PNC BANK

IN Chapter 13

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ORDER

AND Now, upon consideration of the Debtor's Amended Complaint to Avoid Lien, the Defendant's Answer, after trial held on August 12, 2014, and for the reasons set forth in the foregoing Opinion, it is hereby:

DEFENDANT: Adv. No. 13-00148

ORDERED that the value of the Debtor's principal residence is determined to be not greater than \$125,000 as of May 24, 2013, and it is further:

ORDERED that judgment is entered in favor of Plaintiff and against the Defendant on the Plaintiff's Amended Complaint. The Defendant's second mortgage lien is hereby declared void.

Dated: September 19, 2014

By the Court:

Stephen Raslavich

United States Bankruptcy Judge

MAILING LIST:

Office of the United States Trustee:

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Chapter 13 Trustee

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