

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE	:	Chapter 13
	:	
ARLENE J. HAWKINS,	:	
	:	Bankruptcy No. 18-16784-AMC
DEBTOR	:	
_____	:	
	:	
ARLENE J. HAWKINS,	:	
	:	
PLAINTIFF	:	
	:	Adv. Proc. No. 19-00040-AMC
V.	:	
	:	
SANTANDER BANK, F/K/A	:	
SOVEREIGN BANK,	:	
	:	
DEFENDANT	:	
_____	:	

Ashely M. Chan, United States Bankruptcy Judge

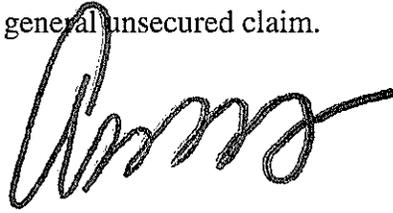
ORDER

AND NOW, this 25th day of October 2019, for the reasons given in the accompanying opinion, it is hereby ORDERED that:

1. as of June 3, 2019, the value of 25 Berger Road, Easton, Pennsylvania (“the Property”) was equal to \$105,000 and, therefore, the first mortgage on the Property in favor of Santander Bank, f/k/a Sovereign Bank (“Santander Bank”), exceeded the value of the Property as of such date;
2. the second mortgage on the Property in favor of Santander Bank is deemed wholly unsecured pursuant to 11 U.S.C. § 506(a);
3. the secured interest of Santander Bank on account of its second mortgage against the Property is valued at \$0.00; and

4. Santander Bank's claim attributable to its second mortgage as set forth in Proof of Claim

No. 6 shall be reclassified in its entirety as a general unsecured claim.

A handwritten signature in black ink, appearing to read 'Ashely M. Chan', written in a cursive style.

Honorable Ashely M. Chan
United States Bankruptcy Judge