

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION**

IN RE:	)	
WILLIAM M. GRUBBS	)	
Debtor	)	Chapter 7
BARBARA M. GRUBBS	)	
Joint Debtor	)	Case No. 11-04431-TOM
	)	

**ORDER ON SECTION 522(f) MOTION TO AVOID JUDICIAL LIEN OR NONPOSSESSORY,
NONPURCHASE MONEY SECURITY INTEREST AND DETERMINE SECURED STATUS**

This matter is before the Court on the Debtor(s)' Section 522(f) Motion to Avoid Judicial Lien or Nonpossessory, Nonpurchase Money Security Interest and Determine Secured Status (Doc. 31) (the "Motion"). Capitalized terms used herein and not otherwise defined have the meanings ascribed to them in the Motion. The Motion requests that the Court avoid the fixing of the Lien on the property described in the Motion. The Motion also requests that the Court treat the Claim secured by the Lien as wholly or partially unsecured. Notice of the Motion and of the opportunity to object and request a hearing was provided to the affected creditor, Capital One Bank (USA), N.A. (the "Creditor"), the Trustee, and any committee appointed in the above-captioned case, as required by Local Rule 4003-2. Neither the Creditor nor any other party in interest timely filed any opposition or other response to the Motion, and it appears to the Court that the Motion should be granted.

Accordingly, it is ORDERED, ADJUDGED, and DECREED that the Motion is GRANTED, and the Lien and the Claim of the Creditor are treated as follows (check one):

- (X) The lien is avoided in its entirety, and, the Claim, to the extent allowed, shall be treated as wholly unsecured.
- () The Lien is avoided to the extent it impairs the Debtor(s) exemptions, in the amount from line "g" \$, and the Claim, to the extent allowed, shall be treated as a secured claim in the amount of (insert amount from line "e") \$ (the "Secured Amount" and as an unsecured claim to the extent the allowed amount of the Claim exceeds the Secured Amount.

Dated: March 23, 2018

/s/ Tamara O. Mitchell
TAMARA O. MITCHELL
United States Bankruptcy Judge


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Shelby Cnty Judge of Probate, AL
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