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Form Number LR 4003-2 E (1/01/2019)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA SOUTHERN DIVISION

In re:	
Carolyn Renae Webb-Rhinehart,	Case No. 21-01086-DSC
Debtor(s)	Chapter 7

## 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. 15) (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. [Optional: The Lien is evidenced by a certificate of judgment recorded in the Office of the Judge of Probate of County, Alabama in Book, Page, or as Instrument Number 20141029000341600.] 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, Allstate Insurance Company (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):

- 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 of (insert amount from line "h" \$, and the Claim, to the extent allowed, shall be treated as a secured claim in the amount of (insert amount from line "f") \$ (the "Secured Amount" and as an unsecured claim to the extent the allowed amount of the Claim exceeds the Secured Amount.

Dated: August 31, 2021

/s/ D. Sims Crawford
D. SIMS CRAWFORD
United States Bankruptcy Judge