

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF KENTUCKY
DIVISION**

IN RE

CASE NO.

DEBTOR(S)

ORDER AVOIDING JUDICIAL LIEN

This matter is before the Court on the Debtor’s Motion to Avoid Lien pursuant to 11 U.S.C. § 522(f)(1)(A) (the “Motion”). The Debtor represents that the following judicial lien or liens impair one or more exemptions to which the Debtor would have been entitled under 11 U.S.C. § 522(b) (listed in order of highest priority to lowest priority):

Name of Lienholder	Collateral	Location	Book/Page	Amount Owed
TOTAL:				

(Add lines if necessary.)

The Debtor states the lien held by [LIENHOLDER] impairs the Debtor’s exemption in the Real Property as follow (insert additional claims as needed):

A. Amount of lien to be avoided:	
B. Amount of all other liens:	
C. Value of claimed exemption:	
Statutory basis for exemption:	
D. Total of adding lines A, B, and C:	
E. Value of debtor(s)' interest in property:	
F. Subtract line E from line D:	
G. Extent of Impairment (choose one of the following):	<p>Line F is equal to or greater than line A, so the entire lien is avoided.</p> <p>Line F is less than line A, so a portion of the lien is avoided.</p>

The Court having reviewed the record and being otherwise sufficiently advised, it is ORDERED:

1. The Motion is GRANTED;
2. [IF LIEN IS FULLY AVOIDED] The lien or liens are AVOIDED and no longer have any force or effect pursuant to the terms of 11 U.S.C. § 522(f)(1)(A);

OR

[IF LIEN IS PARTIALLY AVOIDED] The lien or liens are PARTIALLY AVOIDED and is now a lien against the Real Property only in the amount of [REMAINING AMOUNT] pursuant to the terms of 11 U.S.C. § 522(f)(1)(A);

3. Unless the Debtor's bankruptcy case is dismissed, the avoided portion of the Lienholder's judicial lien will not survive the bankruptcy case or affix to or remain enforceable against Debtor's interest in the Real Property; and
4. The Lienholder shall release a fully avoided lien or liens, or partially release a partially avoided lien or liens, within 30 days of the entry of this Order. If the Lienholder fails to act within 30 days, the Debtor is authorized to present this Order to the applicable recording office and the designated recording officer shall note the release in the applicable lien records.