

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

|                   |   |                         |
|-------------------|---|-------------------------|
| IN RE:            | ) | Bankruptcy Case No.:    |
|                   | ) |                         |
| [INSERT NAME(S)], | ) | Chapter:                |
| Debtor(s).        | ) | Honorable Janet S. Baer |
| _____             | ) |                         |

**DEFAULT JUDGMENT ORDER**

This cause coming to be heard on Debtor's motion [INSERT TITLE] and avoidance of the junior mortgage of [INSERT NAME(S)], the Debtor alleging that the value of the real estate subject to the junior mortgage is approximately [INSERT DOLLAR AMOUNT] and that said real estate is encumbered with a senior lien/mortgage exceeding said value, due notice of the motion having been served on the parties in interest, no party in interest having responded or objected to the motion, and the court being duly advised in the premises;

IT IS HEREBY ORDERED:

1. The interest of [INSERT NAME], with respect to real estate with the common address of [INSERT ADDRESS], is avoided as a lien/mortgage on the real estate.
2. [INSERT NAME] shall have an allowed unsecured claim in the amount listed on [INSERT NAME]'s Proof of Claim for said junior mortgage, and said claim shall be paid as a general unsecured claim pursuant to Debtor's plan.
3. Upon successful completion of the plan and entry of an order of discharge in this case, [INSERT NAME] shall release its junior lien. In the event that [INSERT NAME], or its successors and/or agents, fails to execute and deliver to Debtor any termination statement or other document that is or may be required by law to release the mortgage, then Debtor shall be permitted to use this Default Judgment Order along with the Order of Discharge as authorization for the termination and release of [INSERT NAME]'s junior mortgage. Should Debtor's underlying bankruptcy case be dismissed or converted to a case under Chapter 7, this order will be void and the junior lien of [INSERT NAME] will remain intact.

Enter:

Honorable Janet S. Baer  
United States Bankruptcy Judge

Dated:

**Prepared by:**