

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

IN RE:

BETTY ANN DUBOSE,

Debtor.

CASE NUMBER 02-45763

BETTY ANN DUBOSE,

Plaintiff,

vs.

ADVERSARY NUMBER 03-4443

BANK ONE, N.A.,

Defendant.

A M E N D E D O R D E R

For the reasons set forth in this Court's memorandum opinion entered this date, the Court concludes Bank One's claim has a secured value of Zero Dollars (\$0) and an unsecured value at Six Thousand Eight Hundred Sixty-One and 36/100 Dollars (\$6,861.36) because the value of the Real Property is less than the value of the first mortgage. The second mortgage held by Bank One, filed June 19, 2000, Vol 4656, Page 68, with the Mahoning County Recorder, is avoided under 11 U.S.C. § 506(a).

IT IS SO ORDERED.

**HONORABLE KAY WOODS
UNITED STATES BANKRUPTCY JUDGE
CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Amended Order was placed in the United States Mail this ____ day of October, 2004, addressed to:

BETTY ANN DUBOSE, 240 Norwood Avenue,
Youngstown, OH 44504.

ROBERT A. CIOTOLA, ESQ., 4590 Boardman-
Canfield Road, Suite B, Canfield, OH 44406.

GEOFFREY E. ALBRECHT, ESQ., 673 S. Mohawk
Street, Suite 203, Columbus, OH 43206.

BANK ONE, N.A., Attn: Bankruptcy Department,
P. O. Box 626, Butler, WI 53007.

BANK ONE, N.A., National Payment Services,
P. O. Box 182223, Columbus, OH 43218.

WEINSTEIN, TREIGER & RILEY, P.S., 2101 Fourth
Avenue, Suite 900, Seattle, WA 98121.

MICHAEL A. GALLO, ESQ., 20 Federal Plaza
West, Suite 600, Youngstown, OH 44503.

JOANNA M. ARMSTRONG