Case: 14-13532 Date Filed: 12/15/2014 Page: 1 of 2

[DO NOT PUBLISH]

IN THE UNITED STATES COURT OF APPEALS

FOR THE ELEVENTH CIRCUIT

No. 14-13532 Non-Argument Calendar

D.C. Docket No. 8:14-cv-01398-EAK Bankruptcy No. 8:13-bk-16027-CPM

In Re: JUDITH L. HACKBART,

Debtor.

BANK OF AMERICA, N.A.,

Plaintiff - Appellant,

versus

JUDITH L. HACKBART,

Defendant - Appellee.

Appeal from the United States District Court for the Middle District of Florida

(December 15, 2014)

Before ROSENBAUM, JILL PRYOR, and COX, Circuit Judges. PER CURIAM:

Appellee Judith Hackbart is a Chapter 7 debtor. Hackbart has two mortgages on her house. The first mortgage exceeds the current market value of the house. Appellant Bank of America, N.A. holds the second mortgage. Hackbart filed a motion to void, or "strip off," the junior lien under § 506(d) of the Bankruptcy Code. The bankruptcy court granted the motion, and the district court affirmed. We affirm the district court's order. *Folendore v. Small Bus. Admin.*, 862 F.2d 1537, 1540 (11th Cir. 1989); *McNeal v. GMAC Mortgage, LLC*, 735 F.3d 1263, 1265–66 (11th Cir. 2012). Should Bank of America choose to petition this Court for *en banc* consideration of the issue it raises here, this panel is of the opinion that the Court should seriously consider the petition.

AFFIRMED.