

[DO NOT PUBLISH]

IN THE UNITED STATES COURT OF APPEALS
FOR THE ELEVENTH CIRCUIT

No. 14-13614
Non-Argument Calendar

D.C. Docket No. 1:14-cv-02022-WSD; 12-bkc-53106-MHM

In Re: DOUGLAS ALLEN CUMPSON,
JESSIE LYNN CUMPSON,

Debtors.

BANK OF AMERICA, N.A.,

Plaintiff - Appellant,

versus

DOUGLAS ALLEN CUMPSON,
JESSIE LYNN CUMPSON,

Defendants - Appellees.

Appeals from the United States District Court
for the Northern District of Georgia

(August 4, 2015)

Before TJOFLAT, WILSON and BLACK, Circuit Judges.

PER CURIAM:

Bank of America moves to lift the stay on this case and for summary reversal. We stayed this appeal pending review by the United States Supreme Court of our decisions in *In re Caulkett*, 566 F. App'x 879 (2014), and *In re Toledo-Cardona*, 556 F. App'x 911 (2014), that allowed a Chapter 7 debtor to void—that is, extinguish entirely—a junior mortgage lien when the amount owed on the senior lien exceeds the home's fair market value. Because the Supreme Court has disposed of these cases in *Bank of America v. Caulkett*, 575 U.S. ___, 135 S. Ct. 1995 (2015), we **LIFT** the stay of this appeal. In light of the Supreme Court's decision in *Caulkett* and this Court's subsequent decision in *In re Waits*, __ F.3d ___, 2015 WL 4378369 (11th Cir. July 16, 2015), we **DENY** Bank of America's motion for summary reversal, **VACATE** the district court's affirmance of the bankruptcy court, and **REMAND** for further proceedings consistent with *Caulkett* and *Waits*.