

**In Re LEO TUCKER, Debtor.
Case No. 00-25155-BKC-RBR**

Debtor proposed to "strip off" a second mortgage in Chapter 13 Plan. Case was subsequently converted to a Chapter 7 and debtor sought a recordable Order stripping off second mortgage in the Chapter 7 pursuant to 11 U.S.C. § 506. Court held that (1) lien stripping does not survive conversion of a case from Chapter 13 to Chapter 7, and any lien voided pursuant to a Chapter 13 debtor's ability to strip down liens is deemed revived in the event of a conversion; (2) when a debtor seeks to "strip off" a lien, Bankruptcy Courts require strict compliance with service requirements and (3) where there is sufficient equity in property to secure perfected junior mortgage lien, secured claim on debtor's principal residence must be either cured, reinstated or satisfied in full during the term of debtor's Plan.