

The document below is hereby signed.

Dated: March 10, 2012.



*S. Martin Teel Jr.*

**S. Martin Teel, Jr.  
U.S. Bankruptcy Judge**

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF COLUMBIA

In re	)	
	)	
	)	Case No.
ANDRE WHITNEY,	)	11-00809
	)	(Chapter 13)
Debtor.	)	
_____	)	
	)	
ANDRE WHITNEY,	)	
	)	
Plaintiff,	)	
	)	Adversary Proceeding No.
v.	)	12-10004
	)	
OCWEN LOAN SERVICING LLC,	)	<b>Not for Publication in</b>
	)	<b>West's Bankruptcy Reporter</b>
Defendant.	)	

MEMORANDUM DECISION RE MOTION FOR DEFAULT JUDGMENT

The debtor seeks to avoid the lien of Ocwen Loan Servicing LLC on his real property on the basis that the value of the debtor's real property is fully encumbered by a senior lien. Ocwen has failed to respond to the complaint. The debtor's motion for default judgment would treat Ocwen's claim as unsecured and treat the lien as avoided without qualification. The lien, however, will not stand avoided if the case is

