

[DO NOT PUBLISH]

IN THE UNITED STATES COURT OF APPEALS
FOR THE ELEVENTH CIRCUIT

No. 14-12406
Non-Argument Calendar

D.C. Docket No. 2:14-cv-00099-RWS

In Re: BARTEL JAMES VANDER IEST, JR.,

Debtor.

BANK OF AMERICA, N.A.,

Plaintiff - Appellant,

versus

BARTEL JAMES VANDER IEST, JR.,

Defendant - Appellee.

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

(August 25, 2014)

Before WILSON, ROSENBAUM, and COX, Circuit Judges.

PER CURIAM:

The sole issue on this appeal is whether Section 506(d) of the Bankruptcy Code allows a Chapter 7 debtor to “strip off” a valid junior mortgage lien when the debt secured by the senior lien exceeds the value of the collateral. Appellant, Bank of America, N.A., concedes that our precedent in *Folendore v. Small Business Administration*, 862 F.2d 1537 (11th Cir. 1989), and *McNeal v. GMAC Mortgage, LLC*, 735 F.3d 1263 (11th Cir. 2012), clearly hold that such a lien may be “stripped off.” (Appellant’s Initial Br. at 4). Consequently, we affirm the judgment of the district court.

AFFIRMED.