

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW MEXICO

In re:

Case No.

Debtor(s).

**MOTION TO AVOID JUDICIAL LIEN HELD BY (CREDITOR)**

The debtor, by counsel, asks the Court to avoid a judicial lien and states:

1. This Chapter 7 case was filed on \_\_\_\_\_, 20\_\_.
2. The debtor has a residence described as follows: *[insert legal description]*
3. On or about \_\_\_\_\_, 20\_\_, (*creditor*) obtained a judgment of \$\_\_\_\_\_ against debtor. Creditor recorded a transcript of the judgment on \_\_\_\_\_, 20\_\_, with the \_\_\_\_\_ County Clerk, in Book \_\_\_\_\_, Page \_\_\_\_\_, Doc. No. \_\_\_\_\_, creating a judicial lien on the debtor's residence.
4. The fair market value of the residence is \$ \_\_\_\_\_. Debtor's equity in the residence (apart from the judgment lien) is \$ \_\_\_\_\_.
5. Debtor claimed his or her equity in the residence exempt under applicable law.
6. The judgment lien impairs the exemption and should be avoided under § 522(f).
7. Concurrence in this motion was sought and not received

WHEREFORE, debtor asks the Court to avoid the judicial lien against the residence.

\_\_\_\_\_  
Signature  
Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
Telephone: \_\_\_\_\_  
Email: \_\_\_\_\_

I certify that on \_\_\_\_\_, 20\_\_, I served this motion by first class mail, postage prepaid, on:

[insert names, titles, addresses]

And electronically on:

[list]

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Signature