



SO ORDERED.

SIGNED this 31 day of January, 2007.

ROBERT E. NUGENT
UNITED STATES CHIEF BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF KANSAS**

IN RE:)	
)	
MARY ANN VILLA,)	Case No. 05-13309
)	Chapter 7
Debtor.)	
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J. MICHAEL MORRIS, Trustee,)	
)	
Plaintiff,)	
v.)	Adv. No. 05-5737
)	
HOME PRIDE FINANCE CORPORATION,)	
21ST MORTGAGE CORPORATION and,)	
SOUTH SIDE HOMES, INC.,)	
)	
Defendants.)	
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JUDGMENT ON DECISION

The trustee brought this adversary proceeding to avoid 21st Mortgage Corporation's lien in debtor's mobile home under 11 U.S.C. § 544(a) and preserve the same for the benefit of the

estate under § 551. The Court holds that 21st Mortgage Corporation failed to perfect its security interest in the mobile home by complying with K.S.A. § 58-4202(g). As a result, its security interest is subordinate to the interests of lien creditors under K.S.A. § 84-9-317 and the trustee may avoid it using his hypothetical lien creditor powers under § 544(a).

JUDGMENT is entered in favor of the Trustee on his complaint and 21st Mortgage Corporation's lien is avoided and preserved for the benefit of the estate.