



SO ORDERED.

SIGNED this 23rd day of January, 2026

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.
PLEASE SEE DOCKET FOR ENTRY DATE.**



Suzanne H. Bauknight
CHIEF UNITED STATES BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF TENNESSEE**

In re

EDWIN RUSSELL DOBRINSKI
KIMBERLY GAIL DOBRINSKI

Case No. 3:25-bk-31935-SHB
Chapter 7

Debtors

**MEMORANDUM AND ORDER ON
MOTION TO AVOID JUDICIAL LIEN PURSUANT TO 11 U.S.C. § 522(f)(1)(A)**

Before the Court is the Motion to Avoid Judicial Lien Pursuant to 11 U.S.C. § 522(f)(1)(A) (“Motion”) [Doc. 25] filed on January 21, 2026, which seeks to avoid the judgment lien of Southeastern Emergency Physicians, LLC dba Methodist Emergency Department (“Southeastern”) under § 522(f)(2)(A) as an impairment to their homestead exemption. Specifically, the Motion seeks to avoid the judgment lien of Southeastern in the total amount of \$2,087.00 plus interest. Although the response time has not passed, the Court accepts Debtors’ averments in the Motion that their residence, located at 2519 Rifle Range Drive, Knoxville, Tennessee (the “Property”), has a fair market value of \$60,000.00. Debtor claims a \$52,500.00 homestead exemption in the Property pursuant to Tennessee Code Annotated § 26-2-301.

Section 522(f)(1) provides that a debtor may “avoid the fixing of a lien on an interest of the debtor in property to the extent that such lien impairs an exemption to which the debtor would have been entitled under subsection (b) of this section, if such lien is – (A) a judicial lien.” 11 U.S.C. § 522(f)(1)(A). Impairment is calculated by the following statutory formula:

For the purposes of this subsection, a lien shall be considered to impair an exemption to the extent that the sum of —

- (i) the lien;
- (ii) all other liens on the property; and
- (iii) the amount of the exemption that the debtor could claim if there were no liens on the property;

exceeds the value that the debtor’s interest in the property would have in the absence of any liens.

11 U.S.C. § 522(f)(2)(A).

This formula is “a relatively simple calculation of value minus the sum of other [more senior] liens, the exemption, and the judicial lien to be avoided. In the event this formula produces a negative number, the judicial lien must be avoided in that amount since this is the extent to which the exemption is impaired.” *In re Northern*, 294 B.R. 821, 827 (Bankr. E.D. Tenn. 2003) (citation omitted). “In cases where there is non-exempt equity in the property such that one or more judicial liens is unavoidable or only partially avoidable, priority matters. Thus, courts have held that the most junior liens should be avoided first to afford proper deference to each lienholder’s relative priority[,]” *In re Dickey*, 517 B.R. 5, 26 (Bankr. D. Mass. 2014), and once a lien is avoided, it is not considered in making the calculation with respect to other, more senior liens. See *In re Jochum*, 309 B.R. 327, 330 (Bankr. E.D. Mo. 2004); see also *In re Brown*, 436 B.R. 822, 824 (Bankr. W.D. Va. 2010) (holding that when multiple liens are to be avoided, the liens are to be subtracted in order of reverse priority); *In re Morrow*, No. 07-12142, 2009 WL 1607582, at *5 (Bankr. N.D. Ohio Feb. 12, 2009) (“A junior judgment lien can survive only to the extent that there are assets remaining after the more senior lien holders have been fully

repaid.”). Debtors must prove, by a preponderance of the evidence, that the liens may be avoided under § 522(f). *In re Young*, 471 B.R. 715, 719 (Bankr. E.D. Tenn. 2012).

Debtors submit that the lien of Southeastern impairs their homestead exemption so that it is avoidable. Using the undisputed figures offered by Debtors, however, the lien does not impair their exemption. The § 522(f)(2)(A) formula reflects that the equity¹ available in the Property to which Southeastern’s lien² attached exceeds the amount of Southeastern’s lien:

Value:	\$60,000.00
Less homestead exemption:	<u>\$52,500.00</u>
Total equity:	\$ 7,500.00

Because there is sufficient equity above exemption in the Property (i.e., \$7,500.00) for the full lien of Southeastern (\$2,087.00 plus interest) to attach, the Southeastern lien does not impair Debtors’ equity.

For the foregoing reasons, the Court directs that the Motion to Avoid Judicial Lien Pursuant to 11 U.S.C. § 522(f)(1)(A) is DENIED.

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¹ The Property is not encumbered by a mortgage.

² Because the Southeastern lien was recorded first (in 2018), it has priority over a second judgment lien in favor of Republic Finance, LLC that was recorded in 2025. [See Doc. 25, ¶ 1; Doc. 26, ¶ 1.]