

RETURN ADDRESS

Christel & Isely, LLP
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**Please Print neatly or Type information
DOCUMENT TITLE(S)**

Order Granting Default and Partial Default Judgment
Clark County Superior Court Cause No. 10 2 00129 0

REFERENCE NUMBER(S) OF RELATED DOCUMENT(S)

None

GRANTOR(S)

RICHARD L. COCHRAN and RHONDEL Q. COCHRAN, husband and wife

GRANTEE(S) –

COLUMBIA COMMUNITY CREDIT UNION

LEGAL DESCRIPTION (abbreviated form: i.e., lot, block, plat or section, township, range, quarter/quarter)

ASSESSOR'S PROPERTY TAX PARCEL/ACCOUNT NUMBER

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein. The information in this form is believed to be accurate and complete, but it not warranted as such.

SKAMANIA COUNTY
ORIGINAL FILED

OCT 11 2010

Sharon K. Vance, Clerk

SUPERIOR OF WASHINGTON FOR SKAMANIA COUNTY

COLUMBIA COMMUNITY CREDIT
UNION, a Washington corporation,

Plaintiff,

vs.

RICHARD L. COCHRAN and
RHONDEL Q. COCHRAN, husband
and wife, forming a marital community
under the laws of the State of
Washington, and individually

Defendants.

NO. 10 2 00129 0

ORDER GRANTING DEFAULT
AND PARTIAL DEFAULT
JUDGMENT

SUMMARY OF JUDGMENT (RCW 4.64.030)

1. Judgment Creditor: Columbia Community Credit Union
2. Attorney for Creditor: David W. Christel
3. Judgment Debtor(s) and Judgment Amounts Plus Interest, etc.,
and Late Charges through 08/31/2010:

RICHARD L. COCHRAN and RHONDEL Q. COCHRAN As husband and wife, jointly and severally	\$ 28,180.46
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4. <u>Total of Costs and Attorney's Fees:</u>	\$ 1,790.00
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5. <u>Total Judgment</u>	\$ 29,970.46
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6. Judgment Shall Bear Interest at 12% per annum.

ORDER OF DEFAULT AND PARTIAL
DEFAULT JUDGMENT - 1

CHRISTEL & ISELY, LLP
Attorneys at Law,
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Post Office Box 61983
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Telephone (360) 993-1200

FINDINGS AND ORDER

This matter having come on before the court upon Plaintiff's Motion for Order of Default and Partial Default Judgment; and the Court having considered the Plaintiff's Motion for Order of Default and Partial Default Judgment, the Declaration of Tom Paulo; and the Defendants appearing not, and the Plaintiff having complied with the Servicemembers' Civil Relief Act, it is hereby ENTERS THE FOLLOWING FINDINGS:

1. Pursuant to Civil Rule 54(b), an express determination is made that there is no just reason for delay on entry of the Judgment on the claim for monetary damages and as a result, an express direction is made for the entry of judgment as is ordered herein.

Based on the foregoing Findings, it is hereby ORDERED AS FOLLOWS:

2. Defendants' claims, if any, are dismissed with prejudice.

3. Plaintiff's Motion for Order of Default and Partial Default Judgment is granted.

4. Plaintiff is the prevailing party on the claim for monetary damages and is entitled to payment of attorney's fees and costs in the amount of \$1,790.00 (\$1,500.00 in fees and \$290.00 in costs).

5. Plaintiff is awarded Judgment against the Defendants Richard L. Cochran and Rhondel Q. Cochran, as husband and wife, jointly and severally, as follows:

A. Home Equity Line of Credit Loan. In the principal amount of \$27,062.63 which includes interest at 8.00% per annum through August 31, 2010 in the amount of \$710.83, late charges of \$15.00, reconveyance fee \$92.00, and prepayment penalty of \$300.00, which shall continue to accrue interest until paid at the rate of 12% per annum until paid.

6. The total judgment in favor of Plaintiff is \$29,970.46.

1 7. Judgment is reserved regarding the judicial foreclosure of the Deed of Trust
2 recorded under Clark County Auditor's File No. 2008170284 as provided by applicable law.
3

4 Dated: Oct 11, 2010
5

/s/ BRIAN ALTMAN
6 Judge

7 Presented by:

8 By DW Christel
9 David W. Christel (WSBA No. 15569)
Of Attorneys for Plaintiff

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ORDER OF DEFAULT AND PARTIAL
DEFAULT JUDGMENT - 3

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MA. 12/18/12

Unofficial
Copy

State of Washington } SS
County of Skamania }

I Sharon K. Vance, County Clerk of the Superior Court of Skamania County, Washington, DO HEREBY CERTIFY that this instrument, consisting of 2 page(s), is a true and correct copy of the original now on file and of record in my office and, as County Clerk, I am the legal custodian thereof.

Signed and sealed at Stevenson, Washington
this date Oct 11, 2010 Sharon K. Vance
Sharon K. Vance County Clerk
BY Brian Cross Deputy