

Return Address:

Michelle M. Bertolino (NL)
Farleigh Wada Witt
121 SW Morrison, Suite 600
Portland, OR 97204

.....
Document Title(s) (or transactions contained therein):

1. **Confession of Judgment and Order Thereon**
TwinStar Credit Union v. Michael Essex
Skamania County Superior Court Case No. 24-2-00009-30

.....
Reference Number(s) of Documents assigned or released: Not Applicable

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Grantor(s)

1. **Michael Essex, Defendant**

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Additional names on page of document.

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Grantees(s)

1. **TwinStar Credit Union, Plaintiff**

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Additional names on page of document

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Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

Not Applicable

Additional legal is on pages of document

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Assessor's Property Tax Parcel/Account Number

Not Applicable

Additional parcels are on page of document

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The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

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Washington State County Auditor/Recorder's

Indexing Form (Cover Sheet)

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SKAMANIA COUNTY
FILED

JAN 12 2024

GRACE D CROSS
SUPERIOR COURT CLERK

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON
FOR THE COUNTY OF SKAMANIA

TWINSTAR CREDIT UNION,

Plaintiff,

v

MICHAEL ESSEX,

Defendant

Case No **24-2 00009 30**

CONFESSION OF JUDGMENT AND
ORDER THEREON

Defendant, Michael Essex, hereby confesses judgment as follows

JUDGMENT SUMMARY

1	JUDGMENT CREDITOR	TwinStar Credit Union
2	JUDGMENT CREDITOR'S ATTORNEY	Michelle Bertolmo, WSBA # 26867 Farleigh Wada Witt 121 SW Morrison Street, Suite 600 Portland, OR 97204
3	JUDGMENT DEBTOR	Michael Essex PO Box 554 Carson, WA 98610
4	JUDGMENT DEBTOR'S ATTORNEY	None Known

1	5	AMOUNT OF JUDGMENT	
	a	Principal	\$16,443 03
2	b	Accrued interest at 6 99% per annum through June 5, 2023	\$891 47
3	c	Plus interest accruing at the rate of 6 99% per annum from June 6, 2023, until the date judgment is entered	
4	d	Attorney fees	\$866 50
	e	Costs	\$8 10
5	f	Plus interest accruing at 6 99% per annum on the total judgment amount from the date of entry of judgment, until paid in full	

7 CONFESSON OF JUDGMENT

8 Defendant Michael Essex ("Defendant"), hereby confesses judgment in favor of
9 plaintiff, TwinStar Credit Union ("Plaintiff"), as follows

10 1 For the principal sum of \$16,443 03, plus accrued interest at the contract
11 rate of 6 99 percent per annum through June 5, 2023, in the sum of \$891 47, plus interest accruing
12 on the principal at the contract rate of 6 99 percent per annum (\$3 15 per diem), from June 6, 2023,
13 until the date of entry of the judgment, plus attorney fees in the sum of \$866 50, plus costs in the
14 sum of \$8 10, plus interest on the total judgment amount at the contract rate of 6 99 percent per
15 annum from the date of entry of judgment, until paid in full

16 Defendant is indebted to Plaintiff under the terms of a Retail Installment Contract,
17 as more particularly described below

18 On or about April 3, 2021, Defendant executed and entered into a Retail Installment
19 Sale Contract (the "Contract") with Olinger Travel Homes dba Camping World RV ("Seller"), for
20 the purpose of purchasing a 2013 Forest River Surveyor Sport 280, VIN 4X4TSVD29D2471701
21 (the "Trailer") Pursuant to the Contract, Defendant granted a security interest in the Trailer to
22 Seller The Contract was subsequently assigned to Plaintiff Defendant subsequently defaulted
23 under the Contract by failing to make monthly payments as agreed Plaintiff repossessed the
24 Trailer on or about January 18, 2023 Plaintiff sold the Trailer on or about February 10, 2023

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1 Plaintiff has agreed to settle the amounts owed on the Contract in accordance with
2 the terms of this Confession of Judgment and Defendant has agreed to execute this Confession of
3 Judgment

4 Defendant hereby states that the sums represented above to be due and owing are
5 justly and presently due Defendant understands that this Confession of Judgment authorizes
6 immediate entry of judgment without further proceeding and authorizes execution, garnishment,
7 and other legal process against Defendant to enforce payment of the judgment Defendant
8 understands that this judgment will become a lien on any real property owned by Defendant

9 **COVENANT NOT TO EXECUTE**

10 Plaintiff agrees not to execute on this judgment or file it with the Court as long as
11 Defendant pays to Plaintiff the entire amount due, in accordance with the terms and conditions set
12 forth herein, and promptly performs the following duties and obligations

13 Defendant shall pay to Plaintiff the entire sum due under the Confession of
14 Judgment (the "Judgment Amount") by making payments as follows

15 1 A payment of \$231.00 due on or before June 30, 2023, then like monthly
16 payments of \$231.00 due on or before the last day of each month thereafter, until the Judgment
17 Amount is paid in full Payments due in February of any year shall be due on the 28th day of the
18 month

19 There shall be no penalty for prepayment Time is of the essence of the Confession
20 of Judgment If any payment is not received by Plaintiff on or before its due date, or if Defendant
21 does not comply with any other terms of this Confession of Judgment, then Plaintiff shall have the
22 right to immediately file this judgment with the Court and execute on it, or any judgment against
23 Defendant for the full amount of the judgment, including all additionally accrued interest, attorney
24 fees and costs, less the payments paid by Defendant, without further notice to Defendant and
25 without further order of this court In the event of default, Plaintiff shall be entitled to file any
26 number of supplemental judgments to cover costs for collection activities

1 Defendant, Michael Essex has read this Confession of Judgment and has freely
2 and voluntarily signed his name below

3 I, Michael Essex, being first duly sworn, state that I am a defendant in the above
4 entitled cause, and that the facts and statements contained in this Confession of Judgment are true
5 and correct and that I am authorized to sign this Confession of Judgment

6
7 Michael Essex 6/20/23
8 Michael Essex Date

9 California
10 STATE OF WASHINGTON }
County of Sacramento } ss

11 SUBSCRIBED AND SWORN TO before me this 20th day of June, 2023, by
12 Michael Essex



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[Signature]
Notary Public for Washington California
My Commission Expires 08/09/2023

ORDER AND JUDGMENT

IT IS HEREBY ORDERED that judgment be entered as set forth above
DATED this 12th day of January, 20 23


[Signature: RK]
SUPERIOR COURT JUDGE
Randall Kroog

1 Presented by

2 FARLEIGH WADA WITT

3

4 By


Margot D. Seitz,
OSB 075982, for
Michelle M. Bertolino, WSBA #26867
121 SW Morrison St, Ste 600
Portland, OR 97204
(503) 228-6044
mbertolino@fwwlaw.com
Of Attorneys for Plaintiff

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CONFESSION OF JUDGMENT AND ORDER THEREON- 5
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FARLEIGH WADA WITT
121 SW Morrison Street Suite 600
Portland Oregon 97204
503 228 6044 www.fwwlaw.com

Unofficial Copy

State of Washington

County of Skamania

County Clerk of the Superior Court of Skamania County, DO HEREBY CERTIFY that this instrument, consisting of 5 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 01/12/24 GRACE D. CROSS

Skamania County Clerk

By *[Signature]* Deputy Clerk

