

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
EASTERN DIVISION

PNC BANK NATIONAL ASSOCIATION,)
as successor to First American Bank)
)
Plaintiff,)
)
vs.)
)
ELAINE DANIEL GISSENDANER,)
)
Defendant.)

Case No. 1:13-cv-1143-VEH

MEMORANDUM OPINION


The magistrate judge filed his report and recommendation on November 26, 2013,¹ recommending that the motion for default judgment against defendant Elaine Daniel Gissendaner be granted, and that default judgment be entered in the amount of \$296,026.80, plus interest accruing post judgment and the costs of the action be awarded. A copy of the report and recommendation was mailed to the defendant that day. To date, no party has filed objections to the report and recommendation.

Having now carefully reviewed and considered *de novo* the report and recommendation, as well as all other materials in the court file, the court hereby ADOPTS the report and ACCEPTS the recommendation of the magistrate judge, as modified herein. The court notes that the report and recommendation calculated the judgment amount of \$296,026.80, based on interest accruing daily in the amount of \$45.59, per day through December 10, 2013. As of the date of this Memorandum Opinion and Final Judgment, twenty seven additional days have passed since December 10, 2013, for an additional accrued interest in the amount of \$1,230.93. This additional interest is to be added

¹ Doc. 8.

to the \$296,026.80, recommended by the magistrate judge, so that the full final default judgment to be entered by separate judgment is the amount of two hundred ninety seven thousand two hundred fifty seven dollars and 73/100 (\$297,257.73). Accordingly, by separate order, the court will enter Final Judgment in favor of plaintiff and against defendant Elaine Daniel Gissendaner in the amount of two hundred ninety seven thousand two hundred fifty seven dollars and 73/100 (\$297,257.73), plus interest accruing hereafter and the costs of the action.

DONE this 6th day of January, 2014.


VIRGINIA EMERSON HOPKINS
United States District Judge