

**IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION**

**PNC BANK, NATIONAL ASSOCIATION, )  
SUCCESSOR TO RBC BANK (USA), )  
SUCCESSOR TO RBC CENTURA BANK, )**

**Plaintiff, )**

**v. )**

**CIVIL ACTION NO. 13-00074-CG-B**

**SERENITY CARE, INC., AND )  
MELVIN RICHARDSON, )**

**Defendants. )**

**DEFAULT JUDGMENT**

This matter is before the Court on the Motion for Default Judgment (Doc. 12) filed by the Plaintiff, PNC Bank, National Association, successor to RBC Bank (USA), successor to RBC Centura Bank (hereinafter the “Bank”), against Individual Defendant, Melvin Richardson. The Clerk of Court has entered a default against the Melvin Richardson. After due consideration of the materials submitted and the pleadings in this matter, and after a default was entered against Individual Defendant, Melvin Richardson, a judgment is hereby entered in favor of the Bank and against Melvin Richardson. Therefore, based on the Default and the affidavits attached to the Motion for Default Judgment filed by the Bank, it is

**ORDERED, ADJUDGED, and DECREED** as follows:

A monetary judgment is hereby entered in favor of the Bank against the Individual Defendant, Melvin Richardson, in the total amount of \$270,891.84,

which is comprised of damages claimed by the Bank on Count II of the Complaint for the Individual Defendant's breach of his Guaranty consisting of principal in the amount of \$245,688.11, accrued interest in the amount of \$17,242.76, accrued to March 25, 2013, plus late charges in the amount of \$1,460.97, plus attorney fees in the amount of \$6,500.00 plus future accruals of interest and court costs.

The Court expressly determines that there is no just reason for delay and therefore the foregoing judgment is a final judgment as to the Individual Defendant, Melvin Richardson and the clerk is directed to enter this Order as a final judgment as to Individual Defendant, Melvin Richardson, pursuant to Rule 54(b) of the Federal Rules of Civil Procedure.

Court costs are taxed to Individual Defendant, Melvin Richardson, for which let execution issue.

**IT IS FINALLY ORDERED, ADJUDGED AND DECREED THAT**

This action shall remain stayed as to the Corporate Defendant, Serenity Care, Inc., due to its pending bankruptcy case, to be disposed of in due course.

**DONE and ORDERED** this 27th day of March, 2013.

/s/ Callie V. S. Granade  
**UNITED STATES DISTRICT JUDGE**