

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF ARKANSAS  
JONESBORO DIVISION**

**TENNESSEE FARMERS MUTUAL  
INSURANCE COMPANY,**

**PLAINTIFF**

**VS.**

**3:11CV00057-BRW**

**KENNETH D. RAMIREZ, et al.**

**DEFENDANTS**

**ORDER**

Defendants Kenneth D. Ramirez and Robin S. Ramirez (collectively “Defendants”) have failed to plead or otherwise defend this action. On April 3, 2012, default was entered by the Clerk of the Court as to Defendants. Pending is Plaintiff’s Motion for Default Judgment (Doc. No. 42). Defendants have not responded, and the time for doing so has passed. Plaintiff’s Motion is GRANTED.

It is proper under Rule 55 of the Federal Rules of Civil Procedure that a default judgment be entered against Kenneth Ramirez and Robin Ramirez. Plaintiff’s complaint sought a declaratory judgment, on which I now find in favor of Plaintiff, that under the terms of the homeowner’s insurance policy issued to Kenneth D. Ramirez and Robin S. Ramirez, Plaintiff owes no duty of any kind or nature whatsoever including, but not limited to, a duty to defend any legal action which may have been or may hereafter be brought against Kenneth D. Ramirez or Robin S. Ramirez for the events occurring on October 21, 2008; and has no obligation to satisfy, in whole or in part, any claim that has been, could have been or might be asserted against Kenneth D. Ramirez or Robin S. Ramirez, or to satisfy in whole or in part any judgment that has been obtained or that might be obtained against Kenneth D. Ramirez or Robin S. Ramirez or to indemnify Kenneth D. Ramirez or Robin S. Ramirez in any way for any damages or losses which may have been sustained as a result of the events occurring on October 21, 2008.

IT IS SO ORDERED this 20th day of April, 2012.

/s/ Billy Roy Wilson\_\_\_\_\_  
UNITED STATES DISTRICT JUDGE