

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

MACK FINANCIAL SERVICES, A	)	
DIVISION OF VFS US LLC,	)	
	)	
Plaintiff,	)	
	)	Case No.: 3:11-CV-28
vs.	)	PHILLIPS/GUYTON
	)	
JAMES ROGER NELSON,	)	
	)	
Defendant.	)	

---

**DEFAULT JUDGMENT**

---

The Defendant, James Roger Nelson, having failed to plead or otherwise defend in this action, and default having been entered; upon application of Plaintiff, Mack Financial Services, a division of VFS US LLC, and upon affidavit that Defendant, James Roger Nelson, is indebted to Plaintiff, Mack Financial Services, a division of VFS US LLC, in the principal sum of \$288,694.78, plus pre-judgment and post-judgment interest at the contractual rate of eighteen percent (18%) per annum or the highest percent allowable according to law, costs of this action of \$350.00 and attorneys' fees of \$3,368.49; that Defendant, James Roger Nelson, had been defaulted for failure to appear pursuant to Rule 55(a) of the Federal Rules of Civil Procedure; and, that the claim is for a sum certain or for a sum which can by computation be made certain, it is hereby,

ORDERED, ADJUDGED and DECREED, that Plaintiff, Mack Financial Services, a division of VFS US LLC, recover of the Defendant, James Roger Nelson, the sum of \$292,413.27, as of April 19, 2011, plus pre-judgment and post-judgment interest at the

contractual rate of eighteen percent (18%) per annum or the highest percent allowable according to law running from the date of default until the entire amount is paid.

This judgment is entered by the Clerk at the request of the Plaintiff and upon affidavit that said amount is due, in accordance with Rule 55(b)(1) of the Federal Rules of Civil Procedure.

PATRICIA McNUTT, CLERK

By: s/ A. Brush  
Deputy Clerk