



201501160101

Skagit County Auditor

\$74.00

1/16/2015 Page

1 of

3 2:08PM

When recorded return to:

Craig Sjostrom  
1204 Cleveland Ave.  
Mount Vernon, Washington 98273

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***Judgment***

***14-2-02056-5***

**Grantors:** (1) Ramey J. Girvin  
(2) Lisa T. Hing  
(3) Discover Bank

**Grantee:** City of Sedro Woolley

**Legal Description:** Lot 1, Summer Meadows

**Additional Legal Description Located on Page 2**

**Assessor's Property Tax Parcel or Account No.:** P106984

**Reference Nos of Documents Assigned or Released:** N/A

I, MAVIS E. BETZ, Clerk of the Superior Court of the State of Washington, for Skagit County, do hereby certify that this is a true copy of the original now on file in my office. Dated 1-15-2015



MAVIS E. BETZ, County Clerk

By: W. Schuchman  
Deputy Clerk

FILED  
SKAGIT COUNTY CLERK  
SKAGIT COUNTY, WA

2015 JAN 15 AM 10:26

**IN THE SUPERIOR COURT OF WASHINGTON FOR SKAGIT COUNTY**

THE CITY OF SEDRO-WOOLLEY, a  
Washington municipal corporation

Plaintiff

vs.

RAMEY J. GIRVIN, an unmarried  
person; LISA T. HING, an unmarried  
person; DISCOVER BANK

Defendants

Nº 14-2-02056-5

DEFAULT JUDGMENT  
& DECREE OF FORECLOSURE

ORIGINAL

**I. JUDGMENT SUMMARY**

Judgment Creditor:	City of Sedro Woolley
Judgment Debtor:	Ramey J. Girvin & Lisa T. Hing
Principal Judgment Amount:	\$1,215.02
Interest to Date of Judgment:	\$0.00
Taxable Costs:	\$854.50
Attorney's Fees:	\$1,500.00
Attorney for Judgment Creditor:	Craig Sjostrom #21149
Attorney for Judgment Debtor:	N/A

**II. JUDGMENT**

THIS MATTER having come on ex parte, on Plaintiff's application for entry of judgment; the Defendants having been found in default; now, therefore judgment shall be entered against Defendants and in favor of Plaintiff, as follows:

- 2.1 Judgment shall be entered in favor of Plaintiff and against Defendants Ramey J. Girvin and Lisa T. Hing, jointly and severally, in the principal amount of \$1,215.02.
- 2.2 Plaintiff shall further be awarded its taxable costs in the amount of \$854.50, and a reasonable attorney's fee as prayed for of \$1,500.
- 2.3 Interest on the judgment, costs, and attorney's fees shall bear interest at 12% per annum.

**CRAIG D. SJOSTROM**

Attorney at Law WSRA #21149

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DEFAULT JUDGMENT &

DECREE OF FORECLOSURE

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1  
2 **III. DECREE OF FORECLOSURE**

3 3.1 Plaintiff's lien shall be a first and prior lien upon the following-described real property,  
4 superior to any right, title, claim, lien or interest on the part of the Defendants or persons  
claiming by, through or under the Defendants:

5 Lot 1, PLAT OF SUMMER MEADOWS, according to the plat thereof recorded in  
6 Volume 15 of Plats, PAGES 176 through 178, records of Skagit County, Wash.  
7 (P106984)

8 3.2 The lien described herein shall be foreclosed and the said real property shall be sold in  
one or more parcels in accordance with and in the manner provided by law.

9 3.3 Plaintiff shall be permitted to be a purchaser at the sale; that the net proceeds of said sale  
10 be applied first toward the payment of the costs of said sale and then towards the payment  
of Plaintiff's judgment.

11 3.4 Plaintiff shall have and retain a deficiency judgment against Defendants Ramey J. Girvin  
12 and Lisa T. Hing, in the event that the bid(s) at the sale(s) are less than the sum of  
Plaintiff's entire judgment, plus the costs of sale.

13 3.5 After the sale of said property, all right, title, claim, lien or interest of the Defendants, and  
14 of every person claiming by, through or under the Defendants, in or to said property,  
including the right of possession thereof from and after said sale, be forever barred and  
15 foreclosed and that the purchaser(s) at said sale be entitled to immediate possession of the  
premises as allowed by law, subject only to such statutory rights of redemption as the  
16 Defendants may have by law.

17 3.6 In the event Plaintiff is the purchaser at said sale and possession of said premises are not  
18 immediately surrendered to the Plaintiff, a writ of assistance shall be issued directing the  
Sheriff of Skagit County, Washington, to deliver possession of said premises to the  
Plaintiff.

19 DATED: 1/15/, 2015.

20 [Signature]  
JUDGE/ COMMISSIONER

21 Presented by:

22  
23  
24 CRAIG SJOSTROM #21149  
25 Attorney for Plaintiff



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29 \$74.00  
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30 **CRAIG D. SJOSTROM**

Attorney at Law WSBA #21149

1204 Cleveland Ave., Mt. Vernon, Wash. 98273

(360) 848-0339 FAX (360) 336-3488

cdsjostrom@comcast.net