



obtaining this judgment, given the amount of time involved (15.2 hours) and the attorney's hourly rate of \$495.00, which is customary and reasonable for similar services in the same community. The court also finds that Plaintiff incurred reasonable litigation costs of \$301.83 in obtaining this judgment.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the Plaintiff GLENNIE HARRIS have and recover of the Defendant EASTERN FINANCIAL SERVICES, LLC statutory damages of \$500.00 pursuant to N.C.G.S. § 25-9-625(e)(5) and e(6) for not sending Plaintiff a notice of deficiency or surplus; statutory damages of \$1,500.00 pursuant to N.C.G.S. § 25-9-625(f) for three refusals to respond to requests for accounting; and actual damages of \$3,780.00, the fair market value of the automobile, pursuant to N.C.G.S. § 25-9-625(b), said actual damages being trebled pursuant to N.C.G.S. § 75-16, for a total judgment of \$13,340.00. Plaintiff is also awarded costs of litigation in the amount of \$301.83 and reasonable attorney's fees of \$7,524.00 pursuant to N.C.G.S. § 75-16.1.

The Court further orders that Plaintiff is not liable for any deficiency to Lender related to this repossession.

THIS the   <sup>9th</sup>    day of February, 2026.

2/9/2026 3:08:47 PM



---

District Court Judge