

The Order of the Court is stated below:

Dated: April 11, 2026
09:00:35 PM

/s/ KASEY L WRIGHT
District Court Judge



Jordan Allen (19431)
Sean Morrissey (13083)
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**FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH
UTAH COUNTY, PROVO DEPARTMENT**

PORTFOLIO RECOVERY ASSOCIATES, LLC, Plaintiff, vs. FRANK ESPINOZA Defendant	JUDGMENT Case No. 269401195 Judge KASEY L WRIGHT
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The Court, having granted Motion for Judgment on the Pleadings, hereby enters
Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	\$4,346.00
Interest	\$0.00
Attorney's fees	\$0.00
Accrued costs to date of Judgment	\$265.00
Collection Costs	\$0.00
LESS amounts paid by Defendant	\$0.00
Total Judgment	\$4,611.00

The post-judgment interest rate will accrue at 5.51%. The Judgment may be augmented to
include after accruing costs expended in the collection of said Judgment if approved by the Court
or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may
continue to conduct discovery related to satisfying the Judgment.

***** SIGNATURE AND DATE AT THE TOP *****

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on March 26, 2026, I sent a true and correct copy of the foregoing proposed Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

FRANK ESPINOZA
501 N HILL VIEW DR
SARATOGA SPRINGS UT 84045

/s/ Terri Ongley_____