



GUGLIELMO & ASSOCIATES

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FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH
Utah COUNTY, PROVO DEPARTMENT

Capital One, N.A., successor by merger to
Discover Bank ,
Plaintiff

vs.

Irene A Torgersen,
Defendant

ORDER AND JUDGMENT

Case No.: 269402652

Judge: Hon. THOMAS LOW

The parties stipulated to the entry of judgment as described in the Stipulation for Judgment filed herewith. The court, having considered the Stipulation for Judgment, and now for good cause appearing, IT IS HEREBY ORDERED THAT Plaintiff, is awarded judgment against Defendant(s) Irene A Torgersen, in the amount of:

Principal: \$ 17058.27

Attorney Fees: \$ 0.00

Accrued Costs of Court: \$ 533.50

Less payments/credits: \$ -0.00

Total Judgment: \$ 17591.77

Plus statutory interest at the rate of 5.51% per annum. It is further ordered that this judgment may be augmented with Court approval or court order in the amount of reasonable costs expended in collecting said judgment, case number .

Approved as to form:

*/s/ Heather Valerga with permission of Irene A Torgersen
Irene A Torgersen, Defendant

Dated: 03/17/2026

*By signing this document, Defendant authorizes Plaintiff to place Defendant's electronic signature on the copy filed with the Court

END OF ORDER

Signature appears on the top of page.

CERTIFICATE OF MAILING

I hereby certify that on March 13, 2026 I served a true and correct copy of the aforementioned document by mailing a copy via first class U.S. Mail, postage prepaid, and addresses to the following:

Irene A Torgersen
618 South 1870 West
Orem UT 84059

/s/ Abigail Perez
Employee of Guglielmo & Associates