

**The Order of the Court is stated below:**

**Dated:** April 15, 2026  
11:57:56 AM

/s/ SHAWN R HOWELL  
District Court Judge



Jordan Allen (19431)  
Sean Morrissey (13083)  
Johnson Mark LLC  
*Attorneys for Plaintiff*  
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**FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH  
UTAH COUNTY, PROVO DEPARTMENT**

Midland Credit Management, Inc., Plaintiff, vs.  AMMIE M BLACK Defendant	<b>JUDGMENT</b>  Case No. 259411064 Judge SHAWN R HOWELL
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The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	\$10,995.86
Interest	\$0.00
Attorney's fees	\$0.00
Accrued costs to date of Judgment	\$440.00
Collection Costs	\$0.00
LESS amounts paid by Defendant	\$0.00
Total Judgment	\$11,435.86

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 27, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

Roy Martin  
Arnold & Smith Law, PLLC  
115 E. California Av  
suite450  
Oklahoma City OK 73104

rmartin@arnoldsmithlawfirm.com

/s/ Terri Ongley \_\_\_\_\_