

The Order of the Court is stated below:

Dated: April 16, 2026
03:25:32 PM

/s/ ALEXANDRA LIZAMA
District Court Clerk



946279

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Attorney for Plaintiff

In the Fourth District Court of Utah
Fourth Judicial District, Utah County
Provo Department
137 North Freedom Blvd, Suite 100, Provo, UT 84601

Mountain Land Collections, LLC

Plaintiff,

vs.

Amy Toto aka Amy Cruz,

Defendant

Default Judgment

Civil Number: 269403176

Judge: Howell

The Defendant Amy Toto aka Amy Cruz having failed to plead or otherwise defend in this action and a default having been entered, it is hereby ordered that Judgment hereby enters in favor of the Plaintiff and against the Defendant as more particularly set forth below, with all amounts current as of April 13, 2026.

As to Defendant Amy Toto aka Amy Cruz:

Remaining Amount Assigned (as plead in the Complaint):	\$1,414.00
Interest:	\$161.23
Contractual Collection Fee(s):	\$0.00
Court Costs:	\$112.00
Other Costs of Collection	\$0.00
Attorney's Fees:___	\$350.00
Less Payments/Other Credits (since Complaint was filed):	

<\$0.00>

TOTAL: \$2,037.23

The underlying action was brought for the purchase of goods and/or services and/or for breach of contract for the purchase of goods and/or services. Post-judgment interest will continue to accrue at the rate(s) indicated below for each Defendant, based on the relevant portion of Utah Code Ann. 15, also indicated below for each Defendant.

Amy Toto aka Amy Cruz

Account /Assignor

Interest Rate

Acct #4445029 / Ut Valley Emergency Physicians

13.51%**
per Utah Code Ann. 15-1-4(4)

Acct #4138754 / North Valley Er Physicians

13.51%
per Utah Code Ann. 15-1-1 and 15-1-4(4)

**This rate is 10% plus the federal post judgment interest rate in effect as of January 1 of the year in which the judgment is entered, as prescribed by Utah Code Ann. 15-1-4(4).

Additionally, Plaintiff may be entitled to after accruing costs and expenses expended in the collection of said judgment(s) if such after accruing costs are approved by the Court after a showing of considerable additional efforts in collecting the judgment(s) or to the extent such costs and expenses are expressly authorized by statute.

BY ORDER OF THE COURT

-- In accordance with the Utah State District Court's E-filing Standard No. 4, and URCP Rule 10(e), this Judgment displays an electronic signature at the top of the first page.--