

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

**Dated:** April 17, 2026  
04:27:37 PM

/s/ JULIA KELLEY  
District Court Clerk



Lacey M. Cherrington (14430)  
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File No. 1608654

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IN THE FOURTH DISTRICT COURT, PROVO DEPARTMENT  
IN AND FOR UTAH COUNTY, STATE OF UTAH

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NICE GUYS LOANS, LLC

Plaintiff,

vs.

MICHAEL MCKEAN

Defendant.

DEFAULT JUDGMENT

Judge: TONY F GRAF JR

Civil No. 269402613

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DEFAULT JUDGMENT

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The Defendant having failed to plead or otherwise defend in this action and default having been entered, therefore,

IT IS HEREBY ORDERED that judgment be entered in favor of the Plaintiff and against the Defendant (s) in the amount of \$1093.65, as follows:

|                     |    |         |
|---------------------|----|---------|
| Principal           | \$ | 334.25  |
| Collection Costs    | \$ | 95.00   |
| Finance Charges     | \$ | 185.87  |
| Accrued Interest    | \$ | 10.53   |
| Process Service Fee | \$ | 28.00   |
| Filing Fee          | \$ | 90.00   |
| Check Charges       | \$ | 0.00    |
| Damages             | \$ | 0.00    |
| Attorney Fees       | \$ | 350.00  |
| Payments            | \$ | -0.00   |
| TOTAL JUDGMENT      | \$ | 1093.65 |

with interest on the total judgment at 5.51% per annum as provided by law for judgments pursuant to Utah Code. Ann. 15-1-4 and may include after-accruing costs.

IT IS FURTHER ORDERED that said judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting said judgment or otherwise as shall be established by affidavit, subject to court approval.

**\*\*The Court's signature will be affixed at the top of this Order. \*\***

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