

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

**Dated:** April 21, 2026  
10:30:27 AM

/s/ JULIA KELLEY  
District Court Clerk



Gregory M. Constantino, Bar No. 6853  
Constantino Law Office, P.C.  
8537 South Redwood Road, Suite D  
West Jordan, UT 84088  
(801) 748-4747 or (877) 318-4747  
legal@constantinolaw.com  
Attorney for Plaintiff

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

Credit Acceptance Corp. ,  
Plaintiff,

vs.

LAURA RAMIREZ, an individual,  
Defendant.

**DEFAULT JUDGMENT**

Case No.: 269403482

Judge: DEREK P PULLAN

In this action, Defendant LAURA RAMIREZ, having failed to plead or otherwise defend in this action and Default having been previously entered, IT IS HEREBY ORDERED THAT:

1. Plaintiff Credit Acceptance Corp., is awarded judgment against said Defendant LAURA RAMIREZ, in the amount of:

Balance: \$11328.23

Accrued Costs of Court: \$425.00

Less payments/credits: \$0.00

**Total Judgment: \$11753.23**

With post judgment interest accruing on such Total Judgment at the post-judgment interest rate being 5.51% per year which is in accordance with *Utah Code Ann. 15-1-4(3)*. It is further ordered that this judgment may be augmented with court approval in the amount of reasonable costs expended in collecting said judgment.

\*\*\*\*\*End of Document, Signature at the Top\*\*\*\*\*