



DEAN A. STUART (7640)  
BRUCE L. RICHARDS & ASSOCIATES  
455 East 500 South #401  
Salt Lake City, UT 84111  
(801) 972-0307  
Attorney for Plaintiff  
[dean@brucerichards.law](mailto:dean@brucerichards.law)

**DISTRICT COURT OF THE STATE OF UTAH  
FOURTH JUDICIAL DISTRICT  
UTAH COUNTY**

CYPRUS FEDERAL CREDIT UNION,

Plaintiff

vs.

DACHELLE M. RUIZ,

Defendant.

**DEFAULT JUDGMENT**

Case Number: 269403008

Judge: Shawn R. Howell

IN THIS ACTION, Defendant, having been regularly served with process and having failed to appear and answer the Plaintiff's Verified Complaint filed herein, the legal time for answering having been expired, and the default of said Defendant having been duly entered according to law, now upon the application of said Plaintiff to the above entitled court judgment is hereby entered against said Defendant pursuant to the prayer of said Verified Complaint.

IT IS HEREBY ORDERED, ADJUDGED AND DECREED AS FOLLOWS:

JUDGMENT is hereby entered in favor of the Plaintiff against the Defendant as follows:

|                     |               |
|---------------------|---------------|
| Principal           | \$86,008.04   |
| Court Costs         | 375.00        |
| Process Service fee | 97.75         |
| Attorney's fees     | <u>350.00</u> |
| Total Judgment:     | \$86,830.79   |

This Judgment is subject to interest at the contract rate of 5.49% per annum from March 5, 2026 until the date paid. This Judgment may be augmented to include after accruing costs expended in the collection of said Judgment subject to court approval.

\_\_\_\_\_END OF ORDER\_\_\_\_\_

In accordance with Utah R. Civ. P. 10(e) and Utah State District Courts E-filing Standard No. 4, this Order does not bear the handwritten signature of the Court, but instead displays an electronic signature at the top of the first page of this Order.