

The Order of the Court is stated below:

Dated: April 21, 2026  
02:15:53 PM

/s/ JULIA KELLEY  
District Court Clerk



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, fka NEBO CREDIT UNION,  Plaintiff  vs.  ANDRES SALAZAR,  Defendant.	<b>DEFAULT JUDGMENT</b>  Case Number: 269403505 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	\$29,170.90
Court Costs	375.00
Process Service fee	55.00
Attorney's fees	<u>350.00</u>
Total Judgment:	\$29,950.90

This Judgment is subject to interest at the contract rate of 10.99% per annum from February 27, 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.