

The Order of the Court is stated below:

Dated: April 22, 2026
04:34:17 PM

/s/ DENISE M PORTER
District Court Judge



Jordan Allen (19431)

Sean Morrissey (13083)

Johnson Mark LLC

Attorneys for Plaintiff

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**FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH
UTAH COUNTY, AMERICAN FORK DEPARTMENT**

CAPITAL ONE BANK (USA), N.A., Plaintiff, vs. TONY GARAY Defendant	ORDER AND JUDGMENT RENEWAL Case No. 090205813 Judge DENISE M PORTER
-------------------------------------------------------------------------------	--------------------------------------------------------------------------------------

Plaintiff having filed its Motion for Judgment Renewal with the Court pursuant to U.R.C.P 7 and U.C.A. §78B-6-1802, and the Court having read the Motion, including all relevant court documents contained in the court file, and good cause appearing thereof, the Court

HEREBY FINDS, ORDERS, ADJUDGES AND DECREES THAT:

1. On 1/28/2010 the Court entered Judgment in favor of Plaintiff in the amount of \$3,116.64 at 0.00% Post-Judgment Interest plus accruing Post-Judgment Costs expended in the collection of the Judgment.
2. The following interest, costs, and/or credits have accrued since entry of Judgment:

Post-Judgment Interest to the date of Plaintiff's Declaration:	\$0.00
Post-Judgment Costs:	\$207.50
Total Payments and/or Credits on the Judgment:	\$0.00
Total Amount Due:	\$3324.14

3. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the court or to the extent such costs are expressly authorized by rule or statute and Plaintiff may continue to conduct discovery related to satisfying the Judgment.
4. The statute of limitations on which to sue for non-payment on the Judgment is eight years from that effective date.
5. Plaintiff's Motion to Renew Judgment is granted as of the date of this Order or the date the original Judgment was to expire, whichever occurred first, for the same amount of time as the original Judgment, and this Order is a Final Judgment.

***** SIGNATURE AND DATE AT THE TOP OF THE FIRST PAGE *****

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 13, 2026, I mailed a true and correct copy of the foregoing proposed Order and Judgment Renewal was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

TONY GARAY
887 N 350 W
AMERICAN FORK UT 84003-1190

/s/Terri Ongley