

The Order of the Court is stated below:

Dated: April 24, 2026
12:16:07 PM

/s/ JULIA KELLEY
District Court Clerk



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Reference # 86735
Attorneys for Plaintiff

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

MEADE RECOVERY SERVICES, LLC, a
Utah Limited Liability Company,

Plaintiff,

v.

Ruth Maloy,

Defendant.

DEFAULT JUDGMENT

Case No. **269403160**

Judge **Derek P Pullan**

Defendant, Ruth Maloy has failed to plead or otherwise defend in this action and default has been entered.

The Court finds that the Plaintiff has proven by reasonable efforts that Defendant is not currently in military service, and the facts attested to in the Affidavit of Military Service on file with the court, together with supporting documentary evidence corroborate this Court's finding that Defendant is not currently in military service to the United States of America. Therefore, pursuant to the Servicemembers Civil Relief Act, 50 U.S.C. § 3901 *et seq.*, this Court may enter a Default Judgment in favor of Plaintiff against Defendant.

IT IS ORDERED that Plaintiff, Meade Recovery Services, LLC, be awarded judgment against the following Defendant:

Ruth Maloy (Social Security # XXX-XX-7214) Date of Birth: 3/9/1987, who resides in Utah County, at 1064 S 1040 W, Payson, UT, 84651.

The amount of the judgment is calculated as follows:

Original Amount of the debt:	\$752.47
Accrued interest, 18% APR (from 3/26/2025 to 4/20/2026)	\$57.83
Collection Fees (allowed by contract at 40%)	\$300.98
Court Filing Fee	\$90.00
Attorney's fees (allowed by contract, shown by Affidavit, and/or pursuant to Rule 73, U.R.C.P)	\$350.00
Service of Process Costs (Affidavit of Process Server, on file with court)	\$35.00
Less Payments:	- \$0.00
Total Judgment Amount	\$1,586.28

Any additional court costs, service of process costs and accrued interest at the contract rate (18% APR) from 3/26/2025 to the date of entry of judgment, and thereafter at the post-judgment rate, may be augmented only by further order of the court.

It is **FURTHER ORDERED**, pursuant to Rule 73 (d), U.R.C.P., that this Judgment may be augmented after further order of the court in order to add any amount expended by Plaintiff for attorney's fees that arise from considerable additional efforts in collecting or defending the judgment. Accordingly, in the future, Plaintiff may file additional Motions, supporting Affidavits and evidence with this court showing justification for augmentation of this Judgment that may be awarded to Plaintiff against Defendant Ruth Maloy.

[The Court's signature appears at the top of the first page.]

----- END OF ORDER -----