

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

**Dated:** April 28, 2026  
06:26:41 PM

/s/ DEREK P PULLAN  
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, PROVO DEPARTMENT**

PORTFOLIO RECOVERY ASSOCIATES, LLC,  Plaintiff,  vs.  FRANK ESPINOZA Defendant	<b>JUDGMENT</b>  Case No. 269402084 Judge DEREK P PULLAN
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The Court, having granted Motion for Judgment on the Pleadings, hereby enters  
Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	\$1,986.36
Interest	\$0.00
Attorney's fees	\$0.00
Accrued costs to date of Judgment	\$155.00
Collection Costs	\$0.00
LESS amounts paid by Defendant	\$0.00
Total Judgment	\$2,141.36

The post-judgment interest rate will accrue at 5.51%. 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 and fees are expressly authorized by rule or statute. Plaintiff may  
continue to conduct discovery related to satisfying the Judgment.

\*\*\*\*\* SIGNATURE AND DATE AT THE TOP \*\*\*\*\*

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on April 24, 2026, I sent a true and correct copy of the foregoing proposed Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

FRANK ESPINOZA  
501 N HILL VIEW DR  
SARATOGA SPRINGS UT 84045

/s/ Terri Ongley\_\_\_\_\_