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**FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH  
UTAH COUNTY, PROVO DEPARTMENT**

Midland Credit Management, Inc., Plaintiff, vs.  RAMZEY GARDINER Defendant	<b>DEFAULT JUDGMENT</b>  Case No. 269401460 Judge KASEY L WRIGHT
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Defendant, having failed to plead or otherwise defend in this action and a Default having been entered, it is hereby ordered that Plaintiff herein be awarded Judgment against Defendant as follows:

Plaintiff's Account Balance	\$1,022.25
Interest (Per U.C.A. § 15-1-4(3)(a))	\$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
<b>Total Judgment</b>	<b>\$1,177.25</b>

Once judgment is entered, post-judgment interest rate will accrue at 5.51% -- (Per U.C.A. § 15-1-4(3)(a)) --. Further, 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 \*\*\*\*\*