

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

**Dated:** May 04, 2026  
11:28:13 AM

/s/ JULIA KELLEY  
District Court Clerk



STEPHEN S. ALLEN, ESQ.  
Utah Bar No. 18835  
PRESTON J. PFLAUM, ESQ.  
Utah Bar No. 19988  
ALEXANDER S. ADAMS, ESQ.  
Utah Bar No. 20028  
**ZWICKER & ASSOCIATES, P.C.**  
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**FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH  
UTAH COUNTY – PROVO**

AMERICAN EXPRESS NATIONAL BANK,  Plaintiff,  vs.  HORACIO RUIZ AKA HORACIO J RUIZ and CHITO'S BACKYARDS, LLC AKA CHITOS BACKYARDS,  Defendant(s)	<b>DEFAULT JUDGMENT</b>  Case No. 269402746  Judge KASEY L WRIGHT
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Defendant(s) HORACIO RUIZ AKA HORACIO J RUIZ and CHITO'S BACKYARDS, LLC AKA CHITOS BACKYARDS having failed to appear and answer Plaintiff's Complaint, and the time allowed by law for answering having expired, the default of said Defendant(s) is hereby entered accordingly to law.

IT IS SO ORDERED that Plaintiff, AMERICAN EXPRESS NATIONAL BANK, be awarded judgment against said Defendant(s) in the amount of:

Principal:	\$16,826.42
Suit Filing Costs:	\$375.00
Service Costs:	\$250.00
Payments:	\$0.00
<b>TOTAL:</b>	<b>\$17,451.42</b>

Post-judgment costs may be awarded subject to court approval or court order. Plaintiff chooses to forego post-judgment interest.

*\*\*Note: Signature appears at the top of the first page*