

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

**Dated:** May 13, 2026  
09:27:41 AM

/s/ JULIA KELLEY  
District Court Clerk



1793260

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*Attorney for Plaintiff*

In the Fourth District Court of Utah  
Fourth Judicial District, Utah County  
Provo Department  
137 North Freedom Blvd, Suite 100, Provo, UT 84601

Mountain Land Collections, LLC

Plaintiff,  
vs.

Amy Cloward,  
Defendant

**Default Judgment**

Civil Number: 269403942

Judge: Tony F. Graf, Jr.

The Defendant Amy Cloward having failed to plead or otherwise defend in this action and a default having been entered, it is hereby ordered that Judgment hereby enters in favor of the Plaintiff and against the Defendant as more particularly set forth below, with all amounts current as of May 11, 2026.

**As to Defendant Amy Cloward:**

Remaining Amount Assigned (as plead in the Complaint):	\$1,166.08
Interest:	\$376.22
Contractual Collection Fee(s):	\$155.18
Court Costs:	\$112.00
Other Costs of Collection	\$0.00
Attorney's Fees:___	\$350.00
Less Payments/Other Credits (since Complaint was filed):	

<\$0.00>

TOTAL: \$2,159.48

The underlying action was brought for the purchase of goods and/or services and/or for breach of contract for the purchase of goods and/or services. Post-judgment interest will continue to accrue at the rate(s) indicated below for each Defendant, based on the relevant portion of Utah Code Ann. 15, also indicated below for each Defendant.

**Amy Cloward**

Account /Assignor

Interest Rate

Acct #4127106 / Epic Emergency Physicians Integrated Care	13.51%** per Utah Code Ann. 15-1-4(4)
Acct #3986087 / Revere Health	18% per Utah Code Ann. 15-1-1 and 15-1-4(2)(a)
Acct #4182187 / Utah Valley Pediatrics, LLC	18% per Utah Code Ann. 15-1-1 and 15-1-4(2)(a)
Acct #4307511 / Utah Valley Pediatrics, LLC	10% per Utah Code Ann. 15-1-1 and 15-1-4(2)(a)
Acct #4343443 / Revere Health	18% per Utah Code Ann. 15-1-1 and 15-1-4(2)(a)

\*\*This rate is 10% plus the federal post judgment interest rate in effect as of January 1 of the year in which the judgment is entered, as prescribed by Utah Code Ann. 15-1-4(4).

Additionally, Plaintiff may be entitled to after accruing costs and expenses expended in the collection of said judgment(s) if such after accruing costs are approved by the Court after a

showing of considerable additional efforts in collecting the judgment(s) or to the extent such costs and expenses are expressly authorized by statute.

BY ORDER OF THE COURT

*-- In accordance with the Utah State District Court's E-filing Standard No. 4, and URCP Rule 10(e), this Judgment displays an electronic signature at the top of the first page.--*