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IN THE FOURTH JUDICIAL DISTRICT COURT IN AND FOR UTAH COUNTY

PROVO DEPARTMENT, STATE OF UTAH

DESERET FIRST FEDERAL CREDIT UNION,  Plaintiff,  v.  RYAN LYNN COOK and CAMIE COOK,  Defendants.	DEFAULT JUDGMENT     Civil No. 260400720  Judge Kraig Powell
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IN THIS ACTION, Defendants Ryan Lynn Cook and Camie Cook (the “Defendants”), having been served with process and having failed to appear and answer Plaintiff Deseret First Federal Credit Union’s Complaint on file herein, the legal time for answering having expired, and the default of the Defendants having been duly entered according to law, now upon application of Plaintiff to the Court, JUDGMENT IS HEREBY ENTERED as follows:

1. Judgment is hereby entered in favor of the Plaintiff and against the Defendants, jointly and severally, for the amount due and owing to Plaintiff under the Note, as such term is defined in the Complaint, which is \$25,432.61, plus attorney’s fees of \$1,288.00 and costs of

\$435.00, for a total judgment of \$27,155.61, together with interest at the contract rate of 6.99% per year from January 22, 2026, until paid in full; and

2. It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise, as allowed by statute or rule and approved by the Court.

**APPROVAL BY THE COURT:**

**The Fourth Judicial District Judge's signatory stamp will appear at the top of the first page of this document approving this Order.**