



LIPPMAN RECUPERO, LLC  
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**IN THE FOURTH JUDICIAL DISTRICT, STATE OF UTAH  
IN AND FOR UTAH COUNTY**

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**MERCHANTS ACCEPTANCE  
CORP,**

Plaintiff,

v.

**CARLY SENIOR,**

Defendant(s).

**DEFAULT JUDGMENT**

Civil No. **260401044**

Judge **THOMAS LOW**

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Defendant(s) has/have failed to plead or otherwise defend in this action and default has been entered.

It is hereby ordered as follows:

1. On Plaintiff's Complaint Plaintiff is awarded a money judgment against Defendant(s) in the principal amount of \$1,329.43 plus pre-judgment interest of \$1,030.75. The total pre-judgment interest of \$1,030.75 is composed of \$203.65 in interest accrued but not paid under the original contract (prior to charge off) and \$827.10 in simple daily interest from the date of charge off until today (10/27/2023 – 05/04/2026) at the contractual rate of 24.98% per annum, plus late/charges of \$360.00, plus court costs of \$245.00 and attorney fees of \$350.00, less payments of \$0.00, totaling \$3,315.18 and interest continuing to accrue at the contractual rate of

24.98% per annum thereafter pursuant to §15-1-1, UCA until the entry of Judgment plus  
24.98% post judgment rate pursuant to §15-1-4(4), UCA.

2. On Plaintiff's Complaint Plaintiff is awarded costs of Court as follows:

Costs: **\$200.00 file fee and \$45.00 process service fee, totaling  
\$245.00**

Attorney's Fees: **Billing at \$116.67 per hour for 3 hours, totaling \$350.00**

**Review file and prepare Demand @ 1 hour**

**Review file and prepare S&C @ 1 hour**

**Review file and prepare Judgment @ 1 hour**

Prepared by Becky Kavanaugh and reviewed by David Lippman

with interest thereon at the applicable post judgment rate per annum from the date of Judgment  
plus after accruing costs.

3. Any Judgment ordered herein may be augmented by approval from the court for  
amount of reasonable costs and attorney's fees expended in collecting or enforcing the Judgment  
by execution or otherwise as shall be established by affidavit from Plaintiff's counsel.

SIGNED BY THE COURT

As indicated by the electronic signature and seal atop page 1