



Kirk A. Cullimore Jr., Bar Number 14052
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**In the Fourth District Court, State of Utah
Utah County, Provo District Court Department**

Collection Professionals, Inc.,
Plaintiff,

v.

JOSEPH D HARWARD

Defendant(s)

Default Judgment

(Utah Rule of Civil Procedure 55)

Case Number: 269404919

Judge: DEREK P PULLAN

THIS MATTER having come before the Court, and the Court having considered the record and being fully advised in the premises finds as follows:

1. A 10 Day Summons and Debt Collection Complaint were served upon the Defendant(s) by Plaintiff on 4/29/2026,.
2. The time in which to file an Answer(s) has/have passed, and the Defendant(s) has/have not answered or otherwise appeared before the Court.
3. The Court has jurisdiction of both the subject matter and parties to this action.
4. There is no just reason for delaying the entry of judgment.

5. Plaintiff should recover judgment against the Defendant(s) for the relief prayed for in the Debt Collection Complaint.

IT IS THEREFORE ORDERED, ADJUDGED and DECREED that Plaintiff Collection Professionals, Inc. be granted judgment against the Defendant(s), JOSEPH D HARWARD,, as follows:

1. Assigned amount(s) of \$3,852.99 ;
2. Less credit(s) / payment(s) of \$0.00;
3. Accruing interest on the assigned amount(s) since 10-21-22; at the rate(s) of 10.00% per annum provided for in the contract or agreement and pursuant to state law, to the date of this Default Judgment in the amount of \$1,380.74;
4. Attorney fees provided for in the contract or agreement and in accordance with U.R.C.P. Rule 73 in the amount of \$350.00; and the attorney will not share the fee in violation of Rule of Professional Conduct 5.4;
5. Collection fee(s) provided for in the contract or agreement and in accordance with U.C.A. 12-1-11 in the amount of \$1,541.20;
6. Service of Process Cost(s) incurred in the amount of \$45.00 and Employment Verification Cost and/or Costs of Collection of \$56.95.
7. Court filing fee in the amount of \$200.00.
8. For continuing attorney fees and costs of collection if awarded by order of the Court.
9. Judgment may be augmented subject to court approval; and
10. Post-Judgment Interest shall accrue on the judgment as agreed pursuant to the state law 13.51% from the date of this judgment until paid which now **totals** \$7,426.88.

*** Entered by the Court as indicated by the Court's seal and date at the top of the first page.**