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IN THE FOURTH JUDICIAL DISTRICT COURT OF UTAH COUNTY PROVO DEPARTMENT, STATE OF UTAH	
UTAH COMMUNITY FEDERAL CREDIT UNION, Plaintiff, vs. GABRIEL LANCE, Defendant.	JUDGMENT BY DEFAULT Civil No. 269401875 DC Judge Thomas Low Discovery Tier 1

IN THIS ACTION, Defendant, GABRIEL LANCE, was regularly served with process and has failed to appear and answer the Plaintiff's Complaint on file herein. As the legal time for answering has expired, the default of Defendant has been duly entered according to law. Now, upon the application of Plaintiff to the Court, the Court finds and concludes that Plaintiff is entitled to judgment against Defendant as sought in the prayer for relief in Plaintiff's Complaint.

WHEREFORE, IT IS ORDERED, ADJUDGED AND DECREED that Plaintiff does receive Judgment against Defendant, GABRIEL LANCE, as follows:

On Plaintiff's First Cause of Action (Visa credit card account):

Principal amount due	\$11,585.49
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Interest at the rate of 18% per annum from July 31, 2025, to and including March 17, 2026	\$1,307.59
Court Costs	\$430.00
Total Amount of Judgment	\$12,893.08

plus interest on the total Judgment to accrue at the rate of 18% per annum from March 17, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Fourth Cause of Action (overdraft line of credit):

Principal amount due	\$1,804.26
Interest at the rate of 18% per annum from February 5, 2025, to and including March 17, 2026	\$356.40
Total Amount of Judgment	\$2,160.66

plus interest on the total Judgment to accrue at the rate of 18% per annum from March 17, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Third and Sixth Causes of Action: For all consequential damages incurred by Plaintiff in this action, including the fees of one-third of the amounts ultimately collected (presently undetermined), for a maximum sum of \$4,462.00 in consequential damages if the entire current debt is collected (representing the sum of \$3,861.00 for the collection of the debt on Plaintiff's first cause of action, and \$601.00 for the collection of the debt on Plaintiff's fourth cause of action), or an amount equal to the costs and fees actually incurred by Utah Community Federal Credit Union (one-third of the amounts collected), whichever is more.

TOTAL JUDGMENT

On Plaintiff's First Cause of Action	\$12,893.08
On Plaintiff's Fourth Cause of Action	\$2,160.66
Attorney Fees	\$ 475.00
Total Amount of Judgment	\$15,528.74

Plaintiff shall also be entitled to such additional court costs fees as are necessary to

collect the Judgment. Subject to Court approval, this Judgment may be augmented upon Plaintiff's filing a motion and proposed order pursuant to the Utah Rules of Civil Procedure.

***This Judgment is effective when digitally signed and dated by
the Court on the top of the first page.***