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**IN THE FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH
UTAH COUNTY, PROVO DISTRICT COURT DEPARTMENT**

MIDFIRST BANK,	JUDGMENT AND ORDER OF FORECLOSURE
Plaintiff,	
v.	CIVIL NUMBER: 250401874
KAINOA SCOTT RAGLAND; AUBREY L. RAGLAND; THE UNITED STATES OF AMERICA, acting by and through the SECRETARY OF HOUSING AND URBAN DEVELOPMENT; UTAH STATE TAX COMMISSION; PORTFOLIO RECOVERY ASSOCIATES, LLC; and DOES 1-10,	HONORABLE: THOMAS LOW
Defendants.	

THIS MATTER came before the Court on Plaintiff's Motion for Entry of Judgment and Order of Foreclosure (the "Motion"). Defendants Aubrey Ragland, Kaiona Ragland, and Portfolio Recovery Associates have defaulted, and the Court has entered Default Certificates against them. On October 27, 2025, Defendant The United States of America, acting by and through the Secretary of Housing and Urban Development, entered into a stipulation agreeing to the relief requested by Plaintiff. On April 31, 2025, Defendant Utah State Tax Commission filed a Stipulation to Dismiss.

Having considered the Motion, the entry of default herein, the stipulations of record, and

the papers and pleadings on file, including the Affidavit of Amount Due, Attorneys' Fees and Costs filed by Plaintiff's counsel, the Court FINDS as follows:

1. The Motion is sufficient to support the entry of judgment pursuant to the Utah Rules of Civil Procedure, the evidence which would be adduced at a hearing would not differ materially from the statements contained herein, and no evidentiary hearing is necessary.
2. The entry of findings of fact and conclusion of law is not necessary as the complaint provides the necessary factual basis for this Judgment and Order of Foreclosure.
3. Plaintiff MidFirst, is entitled to judgment, and no just reason exists for delay in entering judgment.

NOW, THEREFORE, JUDGMENT IS HEREBY ENTERED as follows:

a. Plaintiff is owed the total sum of \$396,021.71 as of April 10, 2026, pursuant to the Note (defined in Plaintiff's Complaint and secured by the Deed of Trust on the Property), consisting of:

Principal Balance	\$334,305.59
Interest to 4/10/2026	\$43,479.66
Less Unapplied Funds	-\$927.56
Incurred Fees	\$5,749.82
Incurred Taxes	\$2,401.23
Incurred Insurance	\$11,012.97
Grand Total	\$396,021.71

with interest accruing after April 10, 2026, at the rate of 7.00% per annum as provided in the Note plus all additional fees and costs incurred (the "Judgment Amount").

b. Defendants Kainoa Scott Ragland and Aubrey L. Ragland are liable to Plaintiff for the Judgment Amount.

c. Plaintiff may also recover additional reasonable attorneys' fees, costs, and fees incurred after the entry of judgment pursuant to the Note.

d. The Property as defined in the Complaint, with an address of 430 East 1560 North, Pleasant Grove, UT 84062-3900, and more particularly described as follows:

Lot 418, Plat "D", High Mountain Meadows Subdivision, according to the official plat thereof on file and of record in the Utah County Recorder's Office.

is deemed security for payment of the Judgment Amount and all additional costs and expenses reasonably incurred by Plaintiff and resulting from default under the Note.

e. Plaintiff is the holder of the Deed of Trust recorded on January 22, 2020, as Instrument No. 8249:2020 and re-recorded on January 30, 2020, as Instrument No. 12329:2020, which is declared and deemed a good and sufficient first and paramount lien upon the Property, which shall have priority over any interest in the Property claimed by any of the Defendants.

f. The Property shall be foreclosed and sold by the Sheriff of Utah County, Utah, according to law and the practice of this Court to satisfy all amounts due and owing to Plaintiff.

g. Upon sale by the Sheriff, any surplus funds beyond the Judgment Amount including additional accrued interest, fees, and costs shall be sent to the District Court to determine release of such funds in the order of junior liens and priority under law.

h. Except as provided, above, and pursuant to applicable right of redemption, Defendants and all persons claiming by, through or under them, shall be forever barred and

foreclosure of all right, title, claim and interest in and to the Property, and any part thereof.

i. Plaintiff or any other party to this action may become a purchaser at the sale of the Property.

j. The Sheriff of Utah County, Utah, shall:

1. execute and deliver a Certificate of Sale as required by law following the foreclosure sale of the Property; and

2. execute and deliver a Sheriff's Deed to the purchaser of the Property upon expiration of the period of redemption as prescribed by law, which purchaser shall be let into possession of the Property at the earliest date allowed by law.

k. After foreclosure sale of the Property, Plaintiff may have and recover judgment against Defendants Kainoa Scott Ragland and Aubrey L. Ragland for any deficiency remaining after subtracting from the total indebtedness due under the Note, all sums obtained by Plaintiff from the foreclosure sale of the Property.

l. A Writ of Execution shall issue for this purpose.

-----END OF ORDER-----

-----Signature appears at the top of the first page-----