

**The Order of the Court is stated below:**

**Dated:** June 30, 2026  
03:22:33 PM

/s/ NANCY GARCIA  
District Court Clerk



Lacey M. Cherrington (14430)  
THE CHERRINGTON FIRM, PLLC  
Attorney for Plaintiff  
746 East 1910 South, Suite 3  
Provo, UT 84606  
801-437-4995  
tcf@cherringtonfirm.com

File No. 1583645

---

IN THE FOURTH DISTRICT COURT, PROVO DEPARTMENT  
IN AND FOR UTAH COUNTY, STATE OF UTAH

---

NICE GUYS LOANS, LLC

Plaintiff,

vs.

RYAN ORTIZ

Defendant.

DEFAULT JUDGMENT

Judge: THOMAS LOW

Civil No. 269405361

---

DEFAULT JUDGMENT

---

The Defendant having failed to plead or otherwise defend in this action and default having been entered, therefore,

IT IS HEREBY ORDERED that judgment be entered in favor of the Plaintiff and against the Defendant (s) in the amount of \$1444.08, as follows:

|                     |    |         |
|---------------------|----|---------|
| Principal           | \$ | 425.75  |
| Collection Costs    | \$ | 95.00   |
| Finance Charges     | \$ | 380.37  |
| Accrued Interest    | \$ | 52.96   |
| Process Service Fee | \$ | 35.00   |
| Filing Fee          | \$ | 105.00  |
| Check Charges       | \$ | 0.00    |
| Damages             | \$ | 0.00    |
| Attorney Fees       | \$ | 350.00  |
| Payments            | \$ | -0.00   |
| TOTAL JUDGMENT      | \$ | 1444.08 |

with interest on the total judgment at 5.51% per annum as provided by law for judgments pursuant to Utah Code. Ann. 15-1-4 and may include after-accruing costs.

IT IS FURTHER ORDERED that said judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting said judgment or otherwise as shall be established by affidavit, subject to court approval.

**\*\*The Court's signature will be affixed at the top of this Order. \*\***

[DOC D: A2DEFC](#)