

SUPERIOR COURT OF CALIFORNIA, COUNTY OF VENTURA

Short Title of Case:
DISCOVER BANK vs SEMISI HEIMULI, SR.

Case Number:
2024CLCL035194

EXEMPLIFICATION OF RECORD
Pursuant to Civil Code §1531 and Government Code §70628

List of documents exemplified:

Date Filed:

07/15/2025

Title of Document:

Judgment

☐ Listing continued on reverse: N/A

I, K. BIEKER, Superior Court Executive Officer and Clerk for the Superior Court of California, County of Ventura, do hereby certify and attest that the copies attached are true and correct copies of the documents listed above and that the originals they depict are on file or of record in my office.



Dated: **MAY 28 2026**

K. BIEKER,
Superior Court Executive Officer and Clerk

By:

Deputy Clerk

C. SORIA

I, MATTHEW P. GUASCO, Presiding Judge of the Superior Court of California, County of Ventura, certify that:

- This Court is a Court of Record, having a Clerk and a Seal, which seal is annexed hereto:
- K. BIEKER is the Ventura County Executive Officer and was on the date shown above the Clerk of the Superior Court, and as such Clerk is the legal custodian of the original records or documents described and referred to above, and is the proper officer to execute this exemplification:
- The signature of the Clerk named below is genuine and all their official acts as Clerk are entitled to full faith and credit.

Dated: **MAY 28 2026**

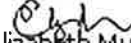
Matthew P. Guasco, Presiding Judge of the Superior Court

I, K. BIEKER Superior Court Executive Officer and Clerk, certify that MATTHW P. GUASCO was, at the time of signing this document, the Presiding Judge of the Superior Court of California, County of Ventura, duly qualified by election or appointment; and his signature above is genuine.

Dated: **MAY 28 2026**

K. Bieker, Executive Officer and Clerk

EXEMPLIFICATION OF RECORD

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Kimberlee Tsai (SBN # 227426), Rachel Haney (SBN # 308259) Spencer Penuela (SBN# 324544), James Long (SBN# 230497) Ann Doan (SBN# 297543), Juili Bhuskute (SBN# 343624) Adam Kidd (SBN# 328520), Hasan Misherghi (SBN# 296337) Gurstel Law Firm P.C.'s California Debt Collection License: 10361-99. 9320 East Raintree Dr., Scottsdale, AZ 85260 TELEPHONE NO. (877) 344-4002 FAX NO.: (877) 750-6335 EMAIL ADDRESS: info@gurstel.com	FOR COURT USE ONLY VENTURA SUPERIOR COURT FILED 07/15/2025 K. Bieker Executive Officer and Clerk  Elizabeth Muller						
SUPERIOR COURT OF CALIFORNIA, COUNTY OF VENTURA STREET ADDRESS: 800 S. Victoria Avenue MAILING ADDRESS: CITY AND ZIP CODE: Ventura, CA 93009 BRANCH NAME: Ventura	CASE NUMBER: 2024CLCL035194						
PLAINTIFF/PETITIONER: Discover Bank DEFENDANT/RESPONDENT: Semisi Heimuli Sr							
<table style="width: 100%; border: none;"> <tr> <td colspan="3" style="text-align: center;">JUDGMENT</td> </tr> <tr> <td style="width: 33%; vertical-align: top;"> ☒ By Clerk ☐ By Court </td> <td style="width: 33%; vertical-align: top;"> ☒ By Default ☐ On Stipulation </td> <td style="width: 33%; vertical-align: top;"> ☐ After Court Trial ☐ Defendant Did Not Appear at Trial </td> </tr> </table>		JUDGMENT			☒ By Clerk ☐ By Court	☒ By Default ☐ On Stipulation	☐ After Court Trial ☐ Defendant Did Not Appear at Trial
JUDGMENT							
☒ By Clerk ☐ By Court	☒ By Default ☐ On Stipulation	☐ After Court Trial ☐ Defendant Did Not Appear at Trial					

JUDGMENT

1. ☒ **BY DEFAULT**
 - a. Defendant was properly served with a copy of the summons and complaint.
 - b. Defendant failed to answer the complaint or appear and defend the action within the time allowed by law.
 - c. Defendant's default was entered by the clerk upon plaintiff's application.
 - d. ☒ **Clerk's Judgment** (Code Civ. Proc., § 585(a)). Defendant was sued only on a contract or judgment of a court of this state for the recovery of money.
 - e. ☐ **Court Judgment** (Code Civ. Proc., § 585(b)). The court considered
 - (1) ☐ plaintiff's testimony and other evidence.
 - (2) ☐ plaintiff's written declaration (Code Civ. Proc., § 585(d)).

2. ☐ **ON STIPULATION**
 - a. Plaintiff and defendant agreed (stipulated) that a judgment be entered in this case. The court approved the stipulated judgment and
 - b. ☐ the signed written stipulation was filed in the case.
 - c. ☐ the stipulation was stated in open court ☐ the stipulation was stated on the record.

3. ☐ **AFTER COURT TRIAL.** The jury was waived. The court considered the evidence.
 - a. The case was tried on (date and time):
before (name of judicial officer):
 - b. Appearances by:

☐ Plaintiff (name each): (1) (2) ☐ Continued on Attachment 3b. ☐ Defendant (name each): (1) (2) ☐ Continued on Attachment 3b.	☐ Plaintiff's attorney (name each): (1) (2) ☐ Defendant's attorney (name each): (1) (2)
--	--
 - c. ☐ Defendant did not appear at trial. Defendant was properly served with notice of trial.
 - d. ☐ A statement of decision (Code Civ. Proc., § 632) ☐ was ☐ was not requested.

PLAINTIFF/PETITIONER: Discover Bank	CASE NUMBER: 2024CLCL035194
DEFENDANT/RESPONDENT: Semisi Heimuli Sr	

JUDGMENT IS ENTERED AS FOLLOWS BY:

☐ THE COURT☒ THE CLERK

4. ☐ **Stipulated Judgment.** Judgment is entered according to the stipulation of the parties.

5. **Parties.** Judgment isa. ☒ for plaintiff (name each):

Discover Bank

and against defendant (names):

Semisi Heimuli Sr

☐ Continued on Attachment 5a.b. ☐ for defendant:c. ☐ for cross-complainant (name each):

and against cross-defendant (name each):

☐ Continued on Attachment 5c.c. ☐ for cross-defendant (name each):6. **Amount.**a. ☒ Defendant named in item 5a above must pay plaintiff on the complaint:c. ☐ Cross-defendant named in item 5c above must pay cross-complainant on the cross-complaint:

(1) ☒ Damages	\$7,498.52
(2) ☐ Prejudgment interest at the annual rate of %	\$0.00
(3) ☐ Attorney fees	\$0.00
(4) ☒ Costs	\$298.55
(5) ☐ Other (specify):	
(6) TOTAL	\$7,797.07

(1) ☐ Damages	
(2) ☐ Prejudgment interest at the annual rate of %	
(3) ☐ Attorney fees	
(4) ☐ Costs	
(5) ☐ Other (specify):	
(6) TOTAL	

b. ☐ Plaintiff to receive nothing from defendant named in item 5b.☐ Defendant named in item 5b to recover costs \$☐ and attorney fees \$d. ☐ Cross-complainant to receive nothing from defendant named in item 5d.☐ Cross-defendant named in item 5d to recover costs \$☐ and attorney fees \$7. ☒ Judgment debtor is a natural person, and as provided in the relevant statute.

\$0.00 of this judgment is on a claim related to medical expenses (Code Civ. Proc. §§ 683.110, 685.010)

\$7,797.07 of this judgment is on a claim related to personal debt (Code Civ. Proc. §§ 683.110, 685.010), which

Includes: \$7,797.07 concerning consumer debt (Code Civ. Proc. §§ 708.111).

8. ☒ Other (specify): Post judgment interest shall accrue pursuant to California Code of Civil Procedure section 685.010.

Date:

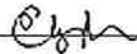
07/15/2025

K. Bieker

☐

JUDICIAL OFFICER

Date:

☒ Clerk, by

Elizabeth Muller

Deputy

(SEAL)

CLERK'S CERTIFICATE (Optional)

I certify that this is a true copy of the original judgment on file in the court.

Date:

☐ Clerk, by

Deputy