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

MIDLAND CREDIT MANAGEMENT, INC., Plaintiff, vs. CARA KRETSCHMER, Defendant	SATISFACTION OF JUDGMENT Case No.259412052 Judge: SEAN PETERSEN
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The undersigned, for and on behalf of the above named Plaintiff, hereby certifies that the
Judgment against Defendant has been satisfied.

*I certify under criminal penalty of the State of Utah that the foregoing is true and correct.
Utah Code § 78B-18a-106.*

DATED: July 13, 2026

/s/ Mark Andrus
Mark Andrus

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on July 13, 2026, I sent a true and correct copy of the foregoing Satisfaction of Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

CARA KRETSCHMER
1416 S 240 E
OREM UT 84058-7608

/s/Terri Ongley_____