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

Our File No. 5331179

U.S. Bank National Association dba Elan Financial Services PLAINTIFF, vs. KELSEY HIGGINS DEFENDANT(S).	SATISFACTION OF JUDGMENT Case No. 259410738 Judge THOMAS LOW
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Comes now the Plaintiff in the above-entitled action and declares that the judgment entered in favor of the Plaintiff and against Defendant(s), has been fully paid and satisfied and directs the clerk of the court to enter said satisfaction in the files and records pertaining to said case.

Pursuant to Utah Code Section 78B-18a-106, I declare under criminal penalty under the law of Utah that the foregoing is true and correct.

DATED: 07/06/2026

RAUSCH STURM LLP
ATTORNEYS IN THE PRACTICE OF DEBT COLLECTION

BY: /s/ Fabiana Wells
Richard A. Russell (Utah Bar #6437)
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