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

UTAH COMMUNITY FEDERAL CREDIT UNION,	JUDGMENT BY DEFAULT
Plaintiff,	
vs.	Civil No. 269402742 DC
REX WILLIAM MADALENA,	Judge Tony F. Graf Jr.
Defendant.	Discovery Tier 1

IN THIS ACTION, Defendant, REX WILLIAM MADALENA, was regularly served with process and has failed to appear and answer the Plaintiff's Complaint on file herein. As the legal time for answering has expired, the default of Defendant has been duly entered according to law. Now, upon the application of Plaintiff to the Court, the Court finds and concludes that Plaintiff is entitled to judgment against Defendant as sought in the prayer for relief in Plaintiff's Complaint.

WHEREFORE, IT IS ORDERED, ADJUDGED AND DECREED that Plaintiff does receive Judgment against Defendant, REX WILLIAM MADALENA, as follows:

On Plaintiff's First Cause of Action (personal loan):

Principal amount due	\$3,997.49
Interest at the rate of 9.74% per annum from March	\$391.14

28, 2025, to and including April 1, 2026	
Court Costs	\$245.00
Judgment Amount	\$4,633.63

plus interest on the total Judgment to accrue at the rate of 9.74% per annum from April 2, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Fourth Cause of Action (deficiency on a secured loan):

Principal amount due	\$3,115.16
Interest at the rate of 8.24% per annum from March 28, 2025, to and including April 1, 2026	\$258.30
Judgment Amount	\$3,373.46

plus interest on the total Judgment to accrue at the rate of 8.24% per annum from April 2, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Seventh Cause of Action (Visa credit card):

Principal amount due	\$2,099.13
Interest at the rate of 14.50% per annum from March 28, 2025, to and including April 1, 2026	\$306.27
Judgment Amount	\$2,405.40

plus interest on the total Judgment to accrue at the rate of 14.50% per annum from April 2, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Third, Sixth, and Ninth Causes of Action: For all attorney fees incurred as consequential damages in this action, in the following amounts (if the entire current debt is collected):

On Plaintiff's Third Cause of Action	\$1,332.00
On Plaintiff's Sixth Cause of Action	\$1,051.00
On Plaintiff's Ninth Cause of Action	\$699.00
Judgment Amount	\$3,082.00

plus interest on the total Judgment to accrue at the statutory rate of 5.51% per annum from April

2, 2026, until paid, plus costs accruing after Judgment.

TOTAL JUDGMENT

On Plaintiff's First Cause of Action	\$4,633.63
On Plaintiff's Fourth Cause of Action	\$3,373.46
On Plaintiff's Seventh Cause of Action	\$2,405.40
Consequential Damages	\$3,082.00
Total Amount of Judgment	\$13,494.49

Plaintiff shall also be entitled to such additional court costs fees as are necessary to collect the Judgment. Subject to Court approval, this Judgment may be augmented upon Plaintiff's filing a motion and proposed order pursuant to the Utah Rules of Civil Procedure.

***This Judgment is effective when digitally signed and
dated by the Court on the top of the first page.***