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

PORTFOLIO RECOVERY ASSOCIATES, LLC, Plaintiff, vs. JOEL RAMOS Defendant	JUDGMENT Case No. 269402668 Judge
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The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	\$3,356.59
Interest	\$0.00
Attorney's fees	\$0.00
Accrued costs to date of Judgment	\$265.00
Collection Costs	\$0.00
LESS amounts paid by Defendant	\$0.00
Total Judgment	\$3,621.59

The post-judgment interest rate will accrue at 5.51%. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

***** SIGNATURE AND DATE AT THE TOP *****

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on July 10, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

JOEL RAMOS
350 W 600 S # 1175S
PROVO UT 84601

/s/ Terri Ongley_____