

The Order of the Court is stated below:

Dated: July 20, 2026
12:36:27 PM

/s/ JULIA KELLEY
District Court Clerk



Lacey M. Cherrington (14430)
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File No. 1482221

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

NICE GUYS LOANS, LLC

Plaintiff,

vs.

JOSE RAYA

Defendant.

DEFAULT JUDGMENT

Judge: KASEY L WRIGHT

Civil No. 269406194

DEFAULT JUDGMENT

The Defendant having failed to plead or otherwise defend in this action and default having been entered, therefore,

IT IS HEREBY ORDERED that judgment be entered in favor of the Plaintiff and against the Defendant (s) in the amount of \$1905.98, as follows:

Principal	\$	586.46
Collection Costs	\$	95.00
Finance Charges	\$	410.21
Accrued Interest	\$	206.31
Process Service Fee	\$	28.00
Filing Fee	\$	105.00
Check Charges	\$	0.00
Damages	\$	0.00
Attorney Fees	\$	475.00
Payments	\$	-0.00
TOTAL JUDGMENT	\$	1905.98

with interest on the total judgment at 5.51% per annum as provided by law for judgments pursuant to Utah Code. Ann. 15-1-4 and may include after-accruing costs.

IT IS FURTHER ORDERED that said judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting said judgment or otherwise as shall be established by affidavit, subject to court approval.

****The Court's signature will be affixed at the top of this Order. ****

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