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FOURTH DISTRICT COURT, STATE OF UTAH,
JUAB COUNTY, NEPHI DEPARTMENT

Knight Adjustment Bureau
A Utah Corporation
Plaintiff,

vs.

CINDY L GRAYBILL

Defendant(s)

**SUMMARY
JUDGMENT**

Civil No. 259600123
Judge ANTHONY HOWELL

This matter came before the Court for a motions hearing on Wednesday, March 31, 2026, at 1:30 p.m., the Honorable Anthony Howell, District Court Judge, presiding.

Bryan L. Quick appeared on behalf of the Plaintiff. Defendant Cindy L. Graybill appeared personally and pro se.

After considering the pleadings, the arguments of the parties, and the record before the Court, the Court made its findings and rulings in open court. The Court finds that the Defendant's Motion to Dismiss the Complaint is DENIED. The Court further finds in favor of the Plaintiff and GRANTS the Plaintiff's Motion for Summary Judgment as to the Defendant(s):

CINDY L GRAYBILL as follows:

Principal	\$10,561.22
Interest to date of Judgment @ 9.4%	\$2,205.82
Cost to date of Judgment	\$410.00
Collection costs	\$0.00
Attorney's fee	\$350.00
Subtotal	\$13,527.04
Payments	\$0
TOTAL JUDGMENT	\$13,527.04

with interest on the total judgment at the rate of 9.4% per annum as provided by law from the date of judgment until paid.

It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fee expending in collecting said Judgment by execution or otherwise as shall be established by affidavit.

-----SIGNATURE AT TOP OF FIRST PAGE-----

CERTIFICATE OF SERVICE

I hereby certify I am employed by the office of Bryan L. Quick and I electronically filed the foregoing **SUMMARY JUDGMENT** with the Clerk of the Court using the GreenFiling.com system and caused a true and correct copy of the foregoing to be emailed and/or mailed, postage pre-paid, to the following:

Cindy Lou Graybill

cgraylinkedin22@gmail.com

Defendant

Dated 07/13/2026 /s/ Jackie Fritch, Paralegal