

The Order of the Court is stated below:

Dated: July 22, 2026
03:24:38 PM

/s/ JULIA KELLEY
District Court Clerk



1349176

Brody Valerga (11789)
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Attorney for Plaintiff

In the Fourth District Court of Utah
Fourth Judicial District, Utah County
Provo Department
137 North Freedom Blvd, Suite 100, Provo, UT 84601

Mountain Land Collections, LLC

Plaintiff,

vs.

Mallory Gale and
Michael Narayan,

Defendants

Default Judgment

Civil Number: 269407001

Judge: Howell

The Defendants Mallory Gale and Michael Narayan having failed to plead or otherwise defend in this action and a default having been entered, it is hereby ordered that Judgment hereby enters in favor of the Plaintiff and against the Defendants as more particularly set forth below, with all amounts current as of July 16, 2026.

Joint and Several Judgment

Against **Mallory Gale and Michael Narayan**, jointly and severally:

Remaining Amount Assigned (as plead in the Complaint):	\$549.69
Interest:	\$134.55
Contractual Collection Fee(s):	\$53.20
Court Costs:	\$127.00
Other Costs of Collection	\$0.00

Attorney's Fees:___

\$475.00

Less Payments/Other Credits (since Complaint was filed):

<\$0.00>

TOTAL: \$1,339.44

Interest Rate

The underlying action was brought for the purchase of goods and/or services and/or for breach of contract for the purchase of goods and/or services. Post-judgment interest will continue to accrue at the rate(s) indicated below for each Defendant, based on the relevant portion of Utah Code Ann. 15, also indicated below for each Defendant.

Mallory Gale

Account /Assignor

Acct #3938869 / Utah Emergency Physicians

13.51%**
per Utah Code Ann. 15-1-4(4)

Acct #4438589 / Revere Health

18%
per Utah Code Ann. 15-1-1 and 15-1-4(2)(a)

Acct #4518633 / Revere Health

18%
per Utah Code Ann. 15-1-1 and 15-1-4(2)(a)

Michael Narayan

Account /Assignor

Acct #3938869 / Utah Emergency Physicians

13.51%**
per Utah Code Ann. 15-1-4(4)

Acct #4438589 / Revere Health

18%

Acct #4518633 / Revere Health

per Utah Code Ann. 15-1-1 and 15-1-4(2)(a)

18%
per Utah Code Ann. 15-1-1 and 15-1-4(2)(a)

******This rate is 10% plus the federal post judgment interest rate in effect as of January 1 of the year in which the judgment is entered, as prescribed by Utah Code Ann. 15-1-4(4).

Additionally, Plaintiff may be entitled to after accruing costs and expenses expended in the collection of said judgment(s) if such after accruing costs are approved by the Court after a showing of considerable additional efforts in collecting the judgment(s) or to the extent such costs and expenses are expressly authorized by statute.

BY ORDER OF THE COURT

-- In accordance with the Utah State District Court's E-filing Standard No. 4, and URCP Rule 10(e), this Judgment displays an electronic signature at the top of the first page.--