



Mark W. Williams, Esq., UT A.R. No. 10009
TAFT STETTINIUS & HOLLISTER LLP
675 Fifteenth Street, Suite 2300
Denver, Colorado 80202
Telephone 303-299-8211 // FAX 303-298-0940
Email: Mark.Williams@taftlaw.com

ATTORNEY FOR JPMorgan Chase Bank, N.A.

FOURTH DISTRICT COURT, STATE OF UTAH

UTAH COUNTY, PROVO DEPARTMENT

Court Address: 137 N Freedom Blvd, 200 W, Provo, UT 84601

JPMORGAN CHASE BANK, N.A.,	)	
	)	
Plaintiff,	)	ORDER GRANTING
	)	PLAINTIFF'S MOTION FOR
vs.	)	DEFAULT JUDGMENT AGAINST
	)	DEFENDANTS XIRECT
XIRECT SOFTWARE SOLUTIONS L.L.C.,	)	SOFTWARE SOLUTIONS L.L.C.
and VERNEY QUIROZ,	)	AND VERNEY QUIROZ
	)	
Defendants.	)	Case No. 259411910

THIS MATTER is before the Court on Plaintiff, JPMorgan Chase Bank, N.A.'s Motion for Default Judgment Against Defendants Xirect Software Solutions L.L.C. and Verney Quiroz (collectively "Defendants"). The Court having reviewed the Motion, the file, and being fully advised in the premises, hereby makes the following Findings and Order:

1. The party to whom judgment is to be granted is: JPMORGAN CHASE BANK, N.A.
2. The parties against whom judgment is being taken is: XIRECT SOFTWARE SOLUTIONS L.L.C., and VERNEY QUIROZ.
3. Venue has been considered and is proper.
4. Defendants were properly served with Chase's Summons, Complaint with Exhibits, and District Court Civil Case Cover Sheet. Thus, proper service has been made upon Defendants and Defendants have failed to answer or otherwise respond to

Chase's Complaint within the time permitted under the Utah Rules of Civil Procedure.

1. Defendant Verney Quiroz is not a minor, incapacitated person, in the military service or an officer or agency of the State of Utah. Defendant Xirect Software Solutions L.L.C. is a Utah business and is not subject to the Service Member Relief Act.
2. There is no just reason for delay in the entry of judgment against Defendants. The judgment entered herein shall be final for purposes of Rule 55(b)(1)(D), U.R.C.P.
3. The current principal balance of \$149,999.20 (\$72,287.29 + \$77,711.91), accrued interest of \$18,910.64, plus late fees and costs of \$996.30 for a total of \$169,906.14 is due to JPMorgan Chase Bank, N.A.
4. As of June 8, 2026, Chase has incurred attorneys' fees in the amount of \$5,803.50 and costs in the amount of \$1,176.95 in connection with this matter. Such fees and costs are reasonable.
5. Chase filed a Default Certificate concurrently with its Motion for Default Judgment Against Defendants Xirect Software Solutions L.L.C. and Verney Quiroz.

IT IS THEREFORE ORDERED that the Motion is granted, and the Clerk shall enter judgment in favor of Plaintiff JPMorgan Chase Bank, N.A. and against Defendants Xirect Software Solutions L.L.C. and Verney Quiroz, jointly and severally, as follows:

- A. Against Defendants Xirect Software Solutions L.L.C. and Verney Quiroz, jointly and severally, on the Line of Credit Note and Credit Agreement dated June 8, 2023, and the Continuing Guaranty dated June 8, 2023, for the current principal balance of \$149,999.20 (\$72,287.29 + \$77,711.91), accrued interest of \$18,910.64, plus late fees and costs of \$996.30 for a total of \$169,906.14 as of June 15, 2026.
- B. Against Defendants Xirect Software Solutions L.L.C. and Verney Quiroz, jointly and severally, on the Line of Credit Note and Credit Agreement dated June 8, 2023, and the Continuing Guaranty dated June 8, 2023, for attorneys' fees in the amount of \$5,803.50 and costs in the amount of \$1,176.95, as of June 8, 2026.

Total Judgment Amount Against Defendants, jointly and severally:

Line of Credit Note and Credit Agreement dated June 8, 2023	\$ 149,999.20
Accrued Interest	\$ 18,910.64

Late fees and Costs	\$ 1,156.95
Attorneys' Fees and Costs	<u>\$ 6,980.45</u>
TOTAL:	\$ 177,047.24

Dated this _____ day of _____.

Signature appears at the top of the first page