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

**UTAH COMMUNITY FEDERAL
CREDIT UNION,**

Plaintiff,

vs.

MICHAEL A. FERGUSON,

Defendant.

JUDGMENT BY DEFAULT

Civil No. 269403172 DC

Judge Sean Petersen

Discovery Tier 1

IN THIS ACTION, Defendant, MICHAEL A. FERGUSON, was regularly served with process and has failed to appear and answer the Plaintiff's Complaint on file herein. As the legal time for answering has expired, the default of Defendant has been duly entered according to law. Now, upon the application of Plaintiff to the Court, the Court finds and concludes that Plaintiff is entitled to judgment against Defendant as sought in the prayer for relief in Plaintiff's Complaint.

WHEREFORE, IT IS ORDERED, ADJUDGED AND DECREED that Plaintiff does receive Judgment against Defendant, MICHAEL A. FERGUSON, as follows:

On Plaintiff's First Cause of Action (Deficiency Balance on a Secured Loan):

Principal amount due	\$18,506.05
Interest at the rate of 14.7% per annum from February 7, 2025, to and including June 5, 2026	\$3,598.35

Court Costs	\$407.50
Judgment Amount	\$22,511.90

plus interest on the total Judgment to accrue at the rate of 14.70% per annum from June 6, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Third Cause of Action:

Consequential Damages	\$6,168.00
Judgment Amount	\$6,168.00

plus interest to accrue at the statutory rate of 5.51% per annum from the date Judgment is entered, until paid, plus costs accruing after Judgment.

TOTAL JUDGMENT

On Plaintiff's First Cause of Action	\$22,511.90
Consequential Damages	\$6,168.00
Total Amount of Judgment	\$28,679.90

Plaintiff shall also be entitled to such additional court costs fees as are necessary to collect the Judgment. Subject to Court approval, this Judgment may be augmented upon Plaintiff's filing a motion and proposed order pursuant to the Utah Rules of Civil Procedure.

***This Judgment is effective when digitally signed and dated by
the Court on the top of the first page.***