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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.

TREVOR LOVATO,

Defendant.

JUDGMENT BY DEFAULT

Civil No. 269403676 DC

Judge Thomas Low

Discovery Tier 1

IN THIS ACTION, Defendant, TREVOR LOVATO, 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, TREVOR LOVATO, as follows:

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

Principal amount due	\$11,542.99
Interest at the rate of 13.24% per annum from January 20, 2026, to and including June 5, 2026	\$568.48

Court Costs	\$431.50
Amount of Judgment	\$12,542.97

plus interest on the total Judgment to accrue at the rate of 13.24% per annum from June 6, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Third Cause of Action:

Consequential Damages	\$3,847.00
Judgment Amount	\$3,847.00

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

TOTAL JUDGMENT

On Plaintiff's First Cause of Action	\$12,542.97
On Plaintiff's Third Cause of Action	\$3,847.00
Amount of Judgment	\$16,389.97

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.***