

**The Order of the Court is stated below:**

**Dated:** August 17, 2026  
11:05:19 AM

/s/ JULIA KELLEY  
District Court Clerk



SCOTT B. ROMNEY #10270  
Attorney for Plaintiff  
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Draper, UT 84020  
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RE: #6212368

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

PRESTIGE FINANCIAL SERVICES, INC.,  
a Utah corporation,  
  
Plaintiff,  
  
v.  
  
KIRSTEN AMY SMITH  
AKA KIRSTEN SLOAN  
  
Defendant(s),

JUDGMENT BY DEFAULT

Civil No.269403822

Judge LOW

In this action, the above named Defendant(s), having been regularly served with process and having failed to appear and answer the Plaintiff's Complaint filed herein, the legal time for answering having expired, and the default of the said Defendant(s) KIRSTEN AMY SMITH AKA KIRSTEN SLOAN, in the premises having been duly entered according to law, now upon the application of said Plaintiff to the above-entitled Court, judgment is hereby entered against said Defendant(s) KIRSTEN AMY SMITH AKA KIRSTEN SLOAN, in pursuance of the prayer of said

Complaint.

WHEREFORE, by virtue of the law, and by reason of the premises aforesaid, it is ORDERED, ADJUDGED AND DECREED as follows: Plaintiff, PRESTIGE FINANCIAL SERVICES, INC., is awarded Judgment against Defendant, KIRSTEN AMY SMITH AKA KIRSTEN SLOAN, as follows:

|             |                                   |
|-------------|-----------------------------------|
| \$14,875.52 | Principal                         |
| \$5,512.42  | Interest                          |
| \$450.00    | Late Fees                         |
| \$100.00    | Returned Check Fees               |
| \$475.00    | Repossession Fees                 |
| \$467.55    | Accrued Costs to Date of Judgment |
| \$(0.00)    | Less payment since filing         |
| \$21,880.49 | TOTAL JUDGMENT                    |

with interest on the principal from 02/03/2026 and interest continuing on the contract rate of 17.35% per annum as provided by law until paid. Subject to Court approval, Plaintiff may also seek after-accruing costs upon a showing of considerable additional efforts expended in collecting the judgment.

JUDGMENT RENDERED

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