



**GUGLIELMO & ASSOCIATES**

Heather Valerga (14431)  
PO Box 41688  
Tucson, AZ 85717  
Tel: (877)325-5700  
Utah@guglielmolaw.com  
FAX: (520)325-2480  
Attorney for Plaintiff

FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH  
Utah COUNTY, PROVO DEPARTMENT

|                                                                                                                                             |                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Capital One, N.A., successor by merger to<br>Discover Bank,<br>Plaintiff,<br><br>vs.<br><br>Fernando M Navarro, an individual,<br>Defendant | <b>JUDGMENT</b><br><br>Case No. 269405719<br><br>Judge: Hon. ANTHONY HOWELL |
|---------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|

Based upon the Order granting Plaintiff's Motion for Summary Judgment entered in this matter.

Plaintiff Capital One, N.A., successor by merger to Discover Bank is awarded judgment against Defendant Fernando M Navarro, as requested in Plaintiff's Motion for Summary Judgment, in the amount of:

|                         |                     |        |
|-------------------------|---------------------|--------|
| Principal:              | \$ 13,116.96        |        |
| Accrued Costs of Court: | \$ 436.00           |        |
| Payments:               | \$ -0.00            |        |
| Attorney Fees:          | \$ 0.00             | WAIVED |
| <b>Total Judgment:</b>  | <b>\$ 13,552.96</b> |        |

ALL INTEREST IS WAIVED.

END OF ORDER

Signature appears on the top of the first page

## **CERTIFICATE OF MAILING/DELIVERY**

I hereby certify that on August 19, 2026 I served a true and correct copy of the aforementioned  
document via email to the following:

fmnbills@gmail.com

**/S/Carissa Yelley**  
Legal Assistant for Guglielmo and Associates