

The Order of the Court is stated below:

Dated: August 21, 2026
07:54:52 AM

/s/ ANTHONY HOWELL
District Court Judge



Mark Andrus (14416)
Sean Morrissey (13083)
Jordan Allen (19431)
Blaine Edwards (14441)
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**FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH
UTAH COUNTY, PROVO DEPARTMENT**

CAPITAL ONE, N.A., Plaintiff, vs. KRISTEN A DOWNEY Defendant	JUDGMENT Case No. 269406156 Judge ANTHONY HOWELL
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The Court, having granted Motion for Judgment on the Pleadings, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	\$2,282.44
Accrued costs to date of Judgment	\$280.00
LESS amounts paid by Defendant	\$0.00
Total Judgment	\$2,562.44

Post-judgment interest is waived. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

***** SIGNATURE AND DATE AT THE TOP *****

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on July 31, 2026, I sent a true and correct copy of the foregoing proposed Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

KRISTEN A DOWNEY
1782 N 1330 E UNIT 304
PAYSON UT 84651

/s/ Terri Ongley_____