



Judgment prepared by:

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

CENTRAL BANK, a Utah corporation,
Plaintiff,
v.
RAYLEEN GIFFIN,
Defendant.

JUDGMENT

Civil No.: 259408701

Judge: Sean Petersen

The Court, having entered its Order Granting Motion to Enforce Sanctions and for Summary Judgment on August 21, 2026, hereby enters this Judgment pursuant to Utah R. Civ. P. 58A.

WHEREFORE by virtue of law, and by reason of the premises aforesaid, it is ORDERED, ADJUDGED, and DECREED as follows:

1. Plaintiff Central Bank is hereby awarded Judgment in its favor against Defendant Rayleen Giffin and awarded damages in the principal sum of \$93,592.50 which is made up of the following:

- a. The amount of the dishonored instrument which is check no. 990879 dated April 23, 2025 in the amount of \$43,500;
- b. Service charge of \$20;

- c. Interest at the statutory rate of 5.51% per annum.
- d. Attorney's fees in the amount of \$5,662.50 and court costs in the amount of \$375.00 as proven by separate affidavit of counsel; and
- e. Collection costs of \$35; and
- f. Damages of \$44,000.

IT IS FURTHER ORDERED THAT THIS JUDGMENT SHALL BE AUGMENTED IN THE AMOUNT OF ADDITIONAL COSTS AND ATTORNEY'S FEES EXPENDED BY PLAINTIFF IN COLLECTING SAID JUDGMENT BY EXECUTION OR OTHERWISE AS ESTABLISHED BY AFFIDAVIT.

ENTERED BY THE COURT

****On the date and as indicated by the Court's Seal at the top of the first page****

END OF ORDER

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Order Granting Motion to Enforce Sanctions and for Summary Judgment was mailed to the following on August 24, 2026:

Rayleen Giffin
2279 N. University Pkwy PMB211
Provo, UT 84604

/s/ Julie Beckstrand