



John S. Burton USB No. 19470
Bradley G. Nykamp USB No. 8390
PETERSON NYKAMP LAW, LLC
5383 South 900 East, Suite 206
Murray UT 84117-7273
Telephone: 801-261-2220
Facsimile: 801-261-2230
j.burton@legalut.com
b.nykamp@legalut.com
Attorney(s) for Plaintiff

Attorney File No. 435198

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

WELLS FARGO BANK, N.A.,

Plaintiff,

vs.

VALERIE A GAARDER,

Defendant.

JUDGMENT

Case No.: 269403139

Judge: Thomas Low

THIS MATTER having come before the Court upon the filing of the Verified Confession of Judgment, and pursuant to Rule 58(A)(i) of the Utah Rules of Civil Procedure, and *Utah Code Ann.* § 78B-5-205, and the Defendant VALERIE A GAARDER (“Defendant”) having confessed judgment in favor of Plaintiff WELLS FARGO BANK, N.A. (“Plaintiff”), the Court finds Defendant’s confession of judgment sufficient to determine damages without taking further evidence, therefore,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED AS FOLLOWS:

1. This is a final judgment under the Utah Rules of Civil Procedure.

2. Judgment is entered in favor of Plaintiff Wells Fargo Bank, N.A. and against Defendant VALERIE A GAARDER on the Credit Card account ending in 6549 for the principal amount of \$5,834.44, plus court costs of \$255.00 and attorney fees of \$350.00 for a TOTAL JUDGMENT of \$6,439.44.

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******* THIS JUDGMENT IS EFFECTIVE UPON
THE COURT'S ELECTRONIC SIGNATURE AND ENTRY
AS NOTED ON THE TOP OF THE FIRST PAGE. *******

Approved

Dated: August 2, 2026.

/s/ Valerie A Gaarder

VALERIE A GAARDER, signature on file

I hereby execute this document voluntarily after the opportunity to consult with counsel to the extent deemed necessary or prudent.