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IN THE FOURTH JUDICIAL DISTRICT COURT IN AND FOR UTAH COUNTY

PROVO DEPARTMENT, STATE OF UTAH

UTAH FIRST FEDERAL CREDIT UNION, Plaintiff, v. ADAM M. RAYMOND, Defendant.	DEFAULT JUDGMENT Civil No. 260403130 Judge Tony F. Graf Jr.
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IN THIS ACTION, Defendant Adam M. Raymond (the “Defendant”), having been served with process and having failed to appear and answer Plaintiff Utah First Federal Credit Union’s Complaint on file herein, the legal time for answering having expired, and the default of the Defendant having been duly entered according to law, now upon application of Plaintiff to the Court, JUDGMENT IS HEREBY ENTERED AS FOLLOWS:

1. Judgment is hereby entered in favor of the Plaintiff for the amount due and owing to Plaintiff under Note I, as such term is defined in the Complaint, which is \$16,419.68, plus interest at the contract rate of 18% per year from June 3, 2026, until paid in full;

2. Judgment is hereby entered in favor of the Plaintiff for the amount due and owing to Plaintiff under Note II, as such term is defined in the Complaint, which is \$19,538.96, plus interest at the contract rate of 18% per year from June 3, 2026, until paid in full;

3. Judgment is hereby entered in favor of the Plaintiff for the amount due and owing to Plaintiff under the Visa Card, as such term is defined in the Complaint, which is \$4,975.87, plus interest at the contract rate of 18% per year from June 3, 2026, until paid in full;

4. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney's fees of \$1,340.00 and costs of \$428.00;

5. The total judgment awarded to the Plaintiff against Defendant, excluding prejudgment and post-judgment interest is \$42,702.51; and

6. It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise, as allowed by statute or rule and approved by the Court.

APPROVAL BY THE COURT:

The Fourth Judicial District Judge's signatory stamp will appear at the top of the first page of this document approving this Order.