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

LAKEVIEW LOAN SERVICING, LLC, Plaintiff, v. HELAMAN CARDENAS; ROSAMELIA MERCEDES MEJIA; THE UNITED STATES OF AMERICA, acting by and through the SECRETARY OF HOUSING AND URBAN DEVELOPMENT; and DOES 1-10, Defendants.	DEFAULT JUDGMENT AND ORDER OF FORECLOSURE CIVIL NUMBER: 250404630 HONORABLE: RYAN P.C. STACK
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THIS MATTER came before the Court on Plaintiff's Motion for Judgment and Order of Foreclosure (the "Motion").

Having considered the Motion, the entry of judgment herein, and the papers and pleadings on file, including the Affidavit of Amount Due, Attorneys' Fees and Costs filed by Plaintiff's counsel, the Court FINDS as follows:

1. The Motion is sufficient to support the entry of judgment pursuant to the Utah Rules of Civil Procedure, the evidence which would be adduced at a hearing would not differ

materially from the statements contained herein, and no evidentiary hearing is necessary.

2. The entry of findings of fact and conclusion of law is not necessary as the complaint provides the necessary factual basis for this Judgment and Order of Foreclosure.
3. Plaintiff Lakeview Loan Servicing, LLC is entitled to judgment, and no just reason exists for delay in entering judgment.

NOW, THEREFORE, JUDGMENT IS HEREBY ENTERED as follows:

a. Plaintiff is owed the total sum of \$202,552.70 as of May 1, 2026, pursuant to the Note (defined in Plaintiff's Complaint and secured by the Deed of Trust on the Property), consisting of:

Principal Balance	\$182,472.94
Interest to 5/1/2026	\$16,251.45
Escrow Advance Amount	\$3,558.11
Total Fees	\$40.00
Total Accumulated Late Charges	\$230.20
Grand Total	\$202,552.70

with interest accruing after May 1, 2026, at the rate of 7.125% and all additional costs and fees incurred (the "Judgment Amount").

b. Plaintiff may seek recovery of reasonable attorney fees and costs, including those incurred after the entry of judgment, pursuant to the Note, applicable law, and Rule 73 of the Utah Rules of Civil Procedure. Plaintiff's instant request for attorney fees (described in Plaintiff's pleadings as "Recoverable Corporate Advance Balance") is denied without prejudice insofar as its affidavit filed August 27, 2026, does not satisfy the requirements of Rule 73(c).

c. The Property as defined in the Complaint, with an address of 183 South 300 West, Lindon, UT 84042, and more particularly described as follows:

Lot 16, Plat "A", Westridge Estates Subdivision, Lindon, Utah, according to the official plat thereof on file in the Office of the Recorder, Utah County, Utah.

Tax ID# 55-121-0016.

is deemed security for payment of the Judgment Amount and all additional costs and expenses reasonably incurred by Plaintiff and resulting from default under the Note.

d. Plaintiff is the holder of the Deed of Trust recorded on January 9, 2012, as Instrument No. 1649:2012, which is declared and deemed a good and sufficient first and paramount lien upon the Property, which shall have priority over any interest in the Property claimed by any of the Defendants.

e. A special execution and order of sale shall issue directing the Sheriff of Utah County, Utah, to sell the Property in accordance with Utah Code § 78B-6-901 and other applicable Utah laws to satisfy all amounts due and owing to Plaintiff.

f. Upon sale by the Sheriff, any surplus funds beyond the Judgment Amount including additional accrued interest, fees, and costs shall be sent to the District Court to determine release of such funds in the order of junior liens and priority under law.

g. Except as provided above, and subject to all rights of redemption provided by law, Defendants and all persons claiming by, through or under them, shall be forever barred and foreclosed of all right, title, claim and interest in and to the Property, and any part thereof.

h. Plaintiff or any other party to this action may become a purchaser at the sale of

the Property.

i. The Sheriff of Utah County, Utah, shall:

1. execute and deliver a Certificate of Sale as required by law following the foreclosure sale of the Property; and

2. execute and deliver a Sheriff's Deed to the purchaser of the Property upon expiration of the period of redemption as prescribed by law, which purchaser shall be let into possession of the Property at the earliest date allowed by law.

j. If, after completion of the foreclosure sale and application of the proceeds as required by law, a balance remains due under the Judgment, the remaining balance may be docketed and enforced as provided by Utah Code § 78B-6-902.

k. A Writ of Execution shall issue for this purpose.

-----END OF ORDER-----

-----Signature appears at the top of the first page-----