

**The Order of the Court is stated below:**

**Dated:** September 15, 2026  
11:21:54 AM

/s/ ANDREA PARKER  
District Court Clerk



STEPHEN S. ALLEN, ESQ.

Utah Bar No. 18835

ALEXANDER S. ADAMS, ESQ.

Utah Bar No. 20028

SHAWN C. COTHREN, ESQ.

Utah Bar No. 20172

**ZWICKER & ASSOCIATES, P.C.**

A Law Firm Engaged in Debt Collection

9777 MOUNT PYRAMID COURT, SUITE 220

ENGLEWOOD, CO 80112

(877)467-1380

ZAUTLITIGATION@ZWICKERPC.COM

*Attorneys for Plaintiff*

**FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH  
UTAH COUNTY – PROVO**

|                                                                                                        |                                                                              |
|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| AMERICAN EXPRESS NATIONAL BANK,<br><br>Plaintiff,<br><br>vs.<br><br>ERNESTO AYALA,<br><br>Defendant(s) | <b>DEFAULT JUDGMENT</b><br><br>Case No. 269407236<br><br>Judge SEAN PETERSEN |
|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|

Defendant(s) ERNESTO AYALA having failed to appear and answer Plaintiff's Complaint, and the time allowed by law for answering having expired, the default of said Defendant(s) is hereby entered accordingly to law.

IT IS SO ORDERED that Plaintiff, AMERICAN EXPRESS NATIONAL BANK, be awarded judgment against said Defendant(s) in the amount of:

|                    |             |
|--------------------|-------------|
| Principal:         | \$15,824.13 |
| Suit Filing Costs: | \$375.00    |
| Service Costs:     | \$125.00    |
| Payments:          | \$0.00      |

**TOTAL: \$16,324.13**

Post-judgment costs may be awarded subject to court approval or court order. Plaintiff chooses to forego post-judgment interest.

*\*\*Note: Signature appears at the top of the first page*