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

Capital One, N.A., Plaintiff, vs. RUTH FERNANDEZ Defendant	JUDGMENT Case No. 269405370 Judge KASEY L WRIGHT
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The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	\$4,860.63
Accrued costs to date of Judgment	\$280.00
LESS amounts paid by Defendant	\$405.00
Total Judgment	\$4,735.63

Post-judgment interest is waived. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

***** SIGNATURE AND DATE AT THE TOP *****

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on September 04, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

RUTH FERNANDEZ
912 E SEA HORSE CT
SARATOGA SPRINGS UT 84045

/s/ Terri Ongley_____