



Laramie D. Merritt, Bar No. 7254
Cherylyn M. Egner, Bar No. 15129
MERRITT EGNER LAW, PLLC
2174 W. Grove Parkway, Suite 125
Pleasant Grove, Utah 84062
Telephone: (801) 443-2380
Email: ballen@melawpllc.com
Attorneys for Plaintiff

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

**UTAH COMMUNITY FEDERAL
CREDIT UNION,**

Plaintiff,

vs.

LESLIE S. GILSTRAP,

Defendant.

JUDGMENT BY DEFAULT

Civil No. 269407129 DC
Judge Derek P. Pullan
Discovery Tier 1

IN THIS ACTION, Defendant, LESLIE S. GILSTRAP, was regularly served with process and has failed to appear and answer the Plaintiff's Complaint on file herein. As the legal time for answering has expired, the default of Defendant has been duly entered according to law. Now, upon the application of Plaintiff to the Court, the Court finds and concludes that Plaintiff is entitled to judgment against Defendant as sought in the prayer for relief in Plaintiff's Complaint.

WHEREFORE, IT IS ORDERED, ADJUDGED AND DECREED that Plaintiff does receive Judgment against Defendant, LESLIE S. GILSTRAP, as follows:

On Plaintiff's First Cause of Action (Overdraft Line of Credit):

Principal amount due	\$5,643.87
Interest at the rate of 18% per annum from January 30, 2025, to and including July 29, 2026	\$1,515.10
Court Costs	\$517.50
Judgment Amount	\$7,676.47

plus interest on the total Judgment to accrue at the rate of 18% per annum from July 29, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Fourth Cause of Action (Visa Credit Card):

Principal amount due	\$5,550.44
Interest at the rate of 18% per annum from January 30, 2025, to and including July 29, 2026	\$1,487.85
Judgment Amount	\$7,038.29

plus interest on the total Judgment to accrue at the rate of 18% per annum from July 29, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Third and Sixth Causes of Action:

Consequential damages (Third Cause of Action)	\$1,881.00
Consequential damages (Sixth Cause of Action)	\$1,850.00
Judgment Amount	\$3,731.00

plus interest on the total Judgment to accrue at the statutory rate of 5.51% per annum from the day this Judgment is entered, until paid, plus costs accruing after Judgment.

TOTAL JUDGMENT

On Plaintiff's First Cause of Action	\$7,676.47
On Plaintiff's Fourth Cause of Action	\$7,038.29
Consequential Damages	\$3,731.00
Total Amount of Judgment	\$18,445.76

Plaintiff shall also be entitled to such additional court costs fees as are necessary to collect the Judgment. Subject to Court approval, this Judgment may be augmented upon Plaintiff's filing a motion and proposed order pursuant to the Utah Rules of Civil Procedure.

This Judgment is effective when digitally signed and dated by the Court on the top of the first page.