



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

UTAH COMMUNITY FEDERAL CREDIT UNION,	JUDGMENT BY DEFAULT
Plaintiff,	
vs.	Civil No. 269406698 DC
OMEKA UNASA,	Judge Thomas Low
Defendant.	Discovery Tier 1

IN THIS ACTION, Defendant, OMEKA UNASA, 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, OMEKA UNASA, as follows:

On Plaintiff's First Cause of Action (Deficiency Balance on a Secured Loan):

Principal amount due	\$17,016.14
Interest at the rate of 12.40% per annum from	\$3,098.08

January 31, 2025, to and including July 21, 2026	
Court Costs	\$487.10
Judgment Amount	\$20,545.42

plus interest on the total Judgment to accrue at the rate of 12.40% per annum from July 21, 2026, until paid, plus costs accruing after Judgment.

On Plaintiff's Third Cause of Action: The total amount the Defendant owes on Plaintiff's Third Cause of Action (for consequential damages) is:

Consequential Damages	\$5,672.00
Judgment Amount	\$5,672.00

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

TOTAL JUDGMENT

On Plaintiff's First Cause of Action	\$20,545.42
Consequential Damages	\$5,672.00
Total Amount of Judgment	\$26,217.42

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.***