

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

**Dated:** October 02, 2026  
03:48:25 PM

/s/ JULIA KELLEY  
District Court Clerk



**GUGLIELMO & ASSOCIATES**

Heather Valerga (14431)  
PO Box 41688  
Tucson AZ 85717  
Tel: (877)325-5700  
FAX: (520)325-2480  
utah@guglielmolaw.com  
Attorney for Plaintiff

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

|                                                                                                                                           |                                                                                 |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| Capital One, N.A., successor by merger to<br>Discover Bank,<br><br>Plaintiff<br><br>vs.<br><br>Sadiya Muhsin, an individual,<br>Defendant | <b>DEFAULT JUDGMENT</b><br><br>Case No.: 269405720<br><br>Judge: DEREK P PULLAN |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|

In this action, Defendants Sadiya Muhsin, having failed to plead or otherwise defend in this action and Default having been previously entered, IT IS HEREBY ORDERED THAT:

1. Plaintiff Capital One, N.A., successor by merger to Discover Bank, is awarded judgment against said Defendants Sadiya Muhsin, in the amount of:

|                         |                   |
|-------------------------|-------------------|
| Principal:              | \$7018.53         |
| Accrued Costs of Court: | \$296.00          |
| Attorney Fees:          | \$0.00            |
| Less payments/credits:  | \$ -0.00          |
| <b>Total Judgment:</b>  | <b>\$ 7314.53</b> |

Per court approval, it is further ordered that this judgment may be augmented in the amount of reasonable costs expended in collecting said judgment subject to court approval, case number 269405720.

The Principal amount requested does not contain collection costs or fees.

END OF ORDER

Signature appears at the top of the first page