The Order of the Court is stated below:
Dated: October 05, 2026 08:54:33 AM **/s/** JULIA KELLEY District Court Clerk

1JEFFERSON S. CANNON #12462
CANNON LAW ASSOCIATES
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File Reference No. 2240345

FOURTH DISTRICT COURT, STATE OF UTAH

UTAH COUNTY, PROVO DEPARTMENT

CERNUNNOS FINANCE, LLC DBA ADVANCE FINANCIAL 24/7 Plaintiff, vs. SHONDA R CEPEDA Defendant.	**DEFAULT JUDGMENT** Civil No. 269406256 Judge TONY F GRAF JR

Defendant has failed to plead or otherwise defend in this action and default has been entered.

Now upon the application of plaintiff to the above-entitled Court, based upon the Defendant's failure to appear and answer Plaintiff's Complaint, judgment is entitled as follows:

1. For Judgment in the principal sum of $449.90, together with interest accrued at the contractual rate of 450 % from and after June 21,2023 in the amount of $655.06, less payments made prior to October 5, 2026 in the amount of $50.00. together with NSF fees and/or late fees in the sum of $150.00.

2. For plaintiff’s cost incurred herein in the sum of $155.00. (Filing Fee of $105.00, Service Fee of $50.00)

3. For a reasonable attorney's fee in the sum of $350.00 pursuant to Rule 73 of the Utah Rules of Civil Procedure. Counsel for Plaintiff will comply with Utah Rule of Professional Conduct 5.4 and will not share legal fees..

The total Judgment of $1,709.96 shall bear interest at the rate of **5.51%** per annum until paid in full.

The judgment may be augmented in the amount of reasonable costs expended in collecting said judgment by execution or otherwise as shall be established by declaration.

ORDERED BY THE COURT AS DESIGNATED BY THE COURT STAMP AT THE TOP OF THIS DOCUMENT