The Order of the Court is stated below:
Dated: October 07, 2026 01:15:07 PM
/s/ JULIA KELLEY
District Court Clerk

Lacey M. Cherrington (14430)
THE CHERRINGTON FIRM, PLLC
Attorney for Plaintiff
746 East 1910 South, Suite 3
Provo, UT 84606
801-437-4995
tcf@cherringtonfirm.com

File No. 1619523

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

NICE GUYS LOANS, LLC Plaintiff, vs. MEGAN ESPINOSA Defendant.	DEFAULT JUDGMENT Judge: DEREK P PULLAN Civil No. 269409216

DEFAULT JUDGMENT

The Defendant having failed to plead or otherwise defend in this action and default having been entered, therefore,

IT IS HEREBY ORDERED that judgment be entered in favor of the Plaintiff and against the Defendant (s) in the amount of $3464.62, as follows:

Principal	$	1844.11
Collection Costs	$	95.00
Finance Charges	$	824.04
Accrued Interest	$	93.47
Process Service Fee	$	28.00
Filing Fee	$	105.00
Check Charges	$	0.00
Damages	$	0.00
Attorney Fees	$	475.00
Payments	$	-0.00
TOTAL JUDGMENT	$	3464.62

with interest on the total judgment at 5.51% per annum as provided by law for judgments pursuant to Utah Code. Ann. 15-1-4 and may include after-accruing costs.

IT IS FURTHER ORDERED that said judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting said judgment or otherwise as shall be established by affidavit, subject to court approval.

**The Court's signature will be affixed at the top of this Order. **

DOC_D: A2DEFC