The Order of the Court is stated below:
Dated: October 08, 2026 03:54:34 PM **/s/** SEAN PETERSEN
District Court Judge

Account 1419018, 1420995
Bryan L. Quick 9481
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FOURTH DISTRICT COURT, STATE OF UTAH, UTAH COUNTY, PROVO DEPARTMENT

Knight Adjustment Bureau A Utah Corporation Plaintiff, vs. DERREK RICHARDS ***-**-4980 Defendant(s)	SUMMARY JUDGMENT Civil No. 259408751 Judge PETERSEN

Plaintiff's Motion for Summary Judgment was submitted to the above-entitled court. Upon examination of the file, the relevant law, in the absence of any opposition, and for good cause shown, the court now makes and enters the following as to the Defendant(s):

DERREK RICHARDS

Plaintiff's Motion for Summary Judgment is GRANTED. IT IS HEREBY ORDERED, ADJUDGED AND DECREED, that the Plaintiff be awarded Judgment as follows:

FIRST CAUSE OF ACTION

Principal	$9,068.59
Interest to date of Judgment @ 9%	$1,093.45
Cost to date of Judgment	$403.00
Attorney's fee	$350.00
Subtotal	$10,915.04
Payments	$0

TOTAL JUDGMENT	$10,915.04

with interest on the total judgment at the rate of 9% per annum as provided by law from the date of judgment until paid.

SECOND CAUSE OF ACTION

Principal	$7,970.68
Interest to date of Judgment @ 13%	$1,311.56
Subtotal	$9,282.24
Payments	$0
TOTAL JUDGMENT	$9,282.24

with interest on the total judgment at the rate of 13% per annum as provided by law from the date of judgment until paid.

And it is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fee expending in collecting said Judgment by execution or otherwise as shall be established by affidavit.

----------SIGNATURE AT TOP OF FIRST PAGE----------

CERTIFICATE OF SERVICE

I hereby certify that I mailed a true and correct copy of the foregoing SUMMARY JUDGMENT to the following:

DERREK RICHARDS
883 W 920 N

AMERICAN FORK UT 84003

Defendant(s)

DATED and SIGNED 09-24-2026

/s/R Archer Legal Assistant