The Order of the Court is stated below:
Dated: October 13, 2026 03:06:54 PM **/s/** JULIA KELLEY District Court Clerk

DEAN A. STUART (7640)
BRUCE L. RICHARDS & ASSOCIATES
455 East 500 South #401
Salt Lake City, UT 84111
(801) 972-0307
Attorney for Plaintiff
dean@brucerichards.law

DISTRICT COURT OF THE STATE OF UTAH
FOURTH JUDICIAL DISTRICT
UTAH COUNTY

CYPRUS FEDERAL CREDIT UNION, Plaintiff vs. CARLOS REYES, Defendant.	**DEFAULT JUDGMENT** Case Number: 269409360 Judge: Kraig Powell

IN THIS ACTION, Defendant, having been regularly served with process and having failed to appear and answer the Plaintiff's Verified Complaint filed herein, the legal time for answering having been expired, and the default of said Defendant having been duly entered according to law, now upon the application of said Plaintiff to the above entitled court judgment is hereby entered against said Defendant pursuant to the prayer of said Verified Complaint.

IT IS HEREBY ORDERED, ADJUDGED AND DECREED AS FOLLOWS:

JUDGMENT is hereby entered in favor of the Plaintiff against the Defendant as follows:

Principal	$23,063.58
Court Costs	375.00
Process Service fee	114.50
Attorney’s fees	475.00
Total Judgment:	$24,028.08

This Judgment is subject to interest at the contract rate of 4.99% per annum from August 3, 2026 until the date paid. This Judgment may be augmented to include after accruing costs expended in the collection of said Judgment subject to court approval.

_____END OF ORDER_____

In accordance with Utah R. Civ. P. 10(e) and Utah State District Courts E-filing Standard No. 4, this Order does not bear the handwritten signature of the Court, but instead displays an electronic signature at the top of the first page of this Order.