The Order of the Court is stated below:
Dated: October 19, 2026 01:43:28 PM **/s/** JULIA KELLEY
District Court Clerk

Lacey M. Cherrington (14430)
THE CHERRINGTON FIRM, PLLC
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File No. 1621652

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

NICE GUYS LOANS, LLC Plaintiff, vs. KRISTA SMITH Defendant.	DEFAULT JUDGMENT Judge: SEAN PETERSEN Civil No. 269409214

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 $1845.88, as follows:

Principal	$	800.00
Collection Costs	$	95.00
Finance Charges	$	311.98
Accrued Interest	$	30.90
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	$	1845.88

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