The Order of the Court is stated below:
Dated: October 19, 2026 04:00:37 PM **/s/** JULIA KELLEY District Court Clerk

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File No.: 9231701 - L2

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

EXPRESS RECOVERY SERVICES, INC. (A Debt Collection Agency), Plaintiff, vs. HANNAH L HINER FRANK RAVARINO Defendant/s.	**DEFAULT JUDGMENT** Case No.: 269410091 DC The Honorable: ANTHONY HOWELL

The defendant(s) having failed to plead or otherwise defend in this action and default having been entered.

IT IS HEREBY ORDERED that plaintiff, Express Recovery Services, Inc., be awarded judgment against defendant(s) jointly and severally in the amount of:

Principal	$1263.40
Collection Fee	$0.00
Interest	$78.07
Attorney's Fees	$0.00
Court Costs	$129.00
Service Charge(s)	$0.00
Collection Costs	$0.00
Treble Damages	$0.00
Less Payment Received	$190.00
Total Judgment	$1280.47

Together with interest at the rate of 13.51% on the total judgment the statutory rate in effect on the date the judgment is entered as set forth in 15-1-4 UCA, until paid.

IT IS FURTHER ORDERED that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting said judgment by execution or otherwise upon further order of the court.

*******THE COURT'S SIGNATURE APPEARS AT THE TOP OF THE FIRST PAGE OF THIS DOCUMENT******

This is an attempt to collect a debt. Any information obtained will be used for that purpose.