The Order of the Court is stated below:
Dated: October 20, 2026 11:40:07 AM **/s/** JULIA KELLEY District Court Clerk

KERRY F WILLETS, ESQ. (11434)
Desert Rock Capital, Inc.
P.O. Box 3173
St. George, UT 84771
Telephone: (435) 215-0811
Email: ct.willets@desertrockcapital.com

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

DESERT ROCK CAPITAL, INC., A Utah Corporation, Plaintiff, vs. BENJIMAN CARDWELL, Defendant(s).	DEFAULT JUDGMENT Case No. 260404184

IN THIS ACTION, the named Defendant(s), Benjiman Cardwell, individually, having been regularly served with process and having failed to appear and answer the Plaintiff's Complaint on file herein, the legal time for answering having expired, finding Defendant(s) Benjiman Cardwell is/are not in Active Duty Military Service, and the default of said Defendant(s) having been duly entered according to law, now upon the application of Plaintiff to the Court, Judgment is hereby entered against said Defendant pursuant to the prayer of said Complaint.

WHEREFORE, IT IS ORDERED, ADJUDGED, AND DECREED that Plaintiff does receive Judgment against the said Defendant in the sum of $3,836.76, which amount is inclusive of the following:

1. $800.00 principal of loan,

2. Accrued Contractual Compounded Interest of $2,306.76,

3. Reasonable attorney's fees in the sum of $475.00

4. Court costs including filing fees in the amount of $215.00,

5. and Process of service fees in the amount of $40.00.

Judgment will incur interest at the legal rate of 5.51% from the date of judgment, until paid. The judgment may be augmented by costs accruing after judgment, subject to court approval. .

COURT SIGNATURE ON TOP OF PAGE 1

MAILING CERTIFICATE

I hereby certify that on 06 Oct 2026, I caused a true and correct copy of the above mentioned and foregoing to be sent via US Mail to the following:

Benjiman Cardwell
1065 N 220 W
Orem, UT 84057

/s/ Kerry F Willets

_____

For Desert Rock Capital Inc.