The Order of the Court is stated below:
Dated: October 27, 2026 10:49:13 AM **/s/** JENNIFER A. MABEY
District Court Judge

Mark Andrus (14416)
Sean Morrissey (13083)
Jordan Allen (19431)
Blaine Edwards (14441)
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FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH
WASATCH COUNTY, HEBER CITY DEPARTMENT

Midland Credit Management, Inc., Plaintiff, vs. TIMOTHY J NAYLOR Defendant	**DEFAULT JUDGMENT** Case No. 269500298 Judge JENNIFER A MABEY

Defendant, having failed to plead or otherwise defend in this action and a Default having been entered, it is hereby ordered that Plaintiff herein be awarded Judgment against Defendant as follows:

Plaintiff's Account Balance	$39,505.90
Interest (Per U.C.A. § 15-1-4(3)(a))	$0.00
Attorney's fees	$0.00
Accrued costs to date of Judgment	$440.00
Collection Costs	$0.00
LESS amounts paid by Defendant	$0.00
Total Judgment	$39,945.90

Once judgment is entered, post-judgment interest rate will accrue at 5.51% -- (Per U.C.A. § 15-1-4(3)(a)) --. Further, the Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

******** SIGNATURE AND DATE AT THE TOP ********