The Order of the Court is stated below:
Dated: November 04, 2026 09:39:33 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. MELINDA RAMSEY, Defendant(s).	DEFAULT JUDGMENT Case No. 260404302

IN THIS ACTION, the named Defendant(s), Melinda Ramsey, 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) Melinda Ramsey 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 $980.99, which amount is inclusive of the following:

1. $150.00 principal of loan,

2. Accrued Contractual Compounded Interest of $230.99,

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

4. Court costs including filing fees in the amount of $105.00,

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

6. Minus payment received ($20.00 on 9/11/2026)

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 26 Oct 2026, I caused a true and correct copy of the above mentioned and foregoing to be sent via US Mail to the following:

Melinda Ramsey
4572 Ebony Ave.
Taylorsville, UT 84123

/s/ Kerry F Willets
_____
For Desert Rock Capital Inc.