The Order of the Court is stated below:
Dated: November 05, 2026 01:39:00 PM **/s/** SEAN PETERSEN
District Court Judge

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FOURTH JUDICIAL DISTRICT COURT
PROVO DEPARTMENT, COUNTY OF UTAH, STATE OF UTAH

Reach Financial, LLC as Servicer for Liberty Consumer Trust 2018-1, Plaintiff, vs. Toni Ludlow, an individual, Defendant.	**JUDGMENT AND ORDER** Case No.: 269408778 Judge: SEAN PETERSEN

The above-entitled action came on for decision before the Court, pursuant to *Rule 7 of the Utah R. of Civ. Proc.*, on the parties STIPULATION FOR JUDGMENT. The court, having reviewed the parties STIPULATION FOR JUDGMENT, and for good cause appearing, IT IS HEREBY ORDERED THAT:

1. Plaintiff Reach Financial, LLCas Servicer for Liberty Consumer Trust 2018-1 is awarded judgment against said Defendant Toni Ludlow, in the amount of:

Balance:	$13089.42
Accrued Costs of Court:	$425.00
Less payments/credits:	$0.00
Total Judgment:	**$13514.42**

With post judgment interest accruing on such Total Judgment at the post-judgment interest rate being 5.51% per year which is in accordance with *Utah Code Ann. 15-1-4(3)*. It is further ordered that this judgment may be augmented with court approval in the amount of reasonable costs expended in collecting said judgment.

********** End of Document, Signature at the Top **********

Approved as to form:

DATED this 12th day of October 2026

/s/ Toni Ludlow ***Signed with permission by Gregory M. Constantino***
Toni Ludlow

CERTIFICATE OF MAILING/DELIVERY

I, the undersigned, hereby certify that a true and correct copy of the foregoing JUDGMENT AND ORDER, was on October 19, 2026 emailed, pursuant to *Utah R. Civ. P. 5(3)(B)(i)* to the most recent email address provided by the person to the court under *Rule 10(a)(3)*, to the following email:

tonilludlow@gmail.com

/s/ Emily Marx
Emily Marx