**The Order of the Court is stated below:**
**Dated:** November 05, 2026 04:38:08 PM **/s/** JULIA KELLEY
District Court Clerk

1Gurstel Law Firm, P.C.
Spencer B. Lythgoe (#11921)
Chadd A. Johnson (#16291)
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File #: 1995768

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

| | |
|---|---|
| National Credit Adjusters, LLC<br>Plaintiff,<br>v.<br>Jeff Downard<br>Defendant | **DEFAULT JUDGMENT**<br><br>Civil Number. 269405644<br>Judge: THOMAS LOW |

The Defendant Jeff Downard has failed to plead or otherwise defend in this action and default has been entered.

IT IS ORDERED that Plaintiff National Credit Adjusters, LLC, be awarded judgment against said Defendant Jeff Downard in the amount of:

Principal.....$2,426.29
Accrued costs.....$280.00
Less Payments/Credits.....$0.00
TOTAL JUDGMENT.....$2,706.29

with interest on the total judgment at the rate of 5.51% per annum as provided by law from the date this judgment is entered by the court, until paid. The judgment may be augmented to include after accruing costs expended in the collection of said judgment subject to court approval.

**PLEASE SEE TOP OF PAGE FOR COURT STAMP AND DATE.**