The Order of the Court is stated below:
Dated: November 06, 2026 10:24:48 AM **/s/** JULIA KELLEY District Court Clerk

DEAN A. STUART (7640)
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DISTRICT COURT OF THE STATE OF UTAH
FOURTH JUDICIAL DISTRICT
UTAH COUNTY

GOLDENWEST FEDERAL CREDIT UNION, Plaintiff vs. JOY-LYN BAGUINON, Defendant.	**DEFAULT JUDGMENT** Case Number: 269411034 Judge: Anthony Howell

IN THIS ACTION, Defendant, having been regularly served with process and having failed to appear and answer the Plaintiff's Verified Complaint filed herein, the legal time for answering having been expired, and the default of said Defendant having been duly entered according to law, now upon the application of said Plaintiff to the above entitled court judgment is hereby entered against said Defendant pursuant to the prayer of said Verified Complaint.

IT IS HEREBY ORDERED, ADJUDGED AND DECREED AS FOLLOWS:

JUDGMENT is hereby entered in favor of the Plaintiff against the Defendant as follows:

Principal	$27,625.47
Court Costs	375.00
Process Service fee	90.00
Attorney’s fees	475.00
Total Judgment:	$28,565.47

This Judgment is subject to interest at the contract rate of 15.54% per annum from September 30, 2026 until the date paid. This Judgment may be augmented to include after accruing costs expended in the collection of said Judgment subject to court approval.

_____END OF ORDER_____

In accordance with Utah R. Civ. P. 10(e) and Utah State District Courts E-filing Standard No. 4, this Judgment does not bear the handwritten signature of the Court, but instead displays an electronic signature at the top of the first page of this Judgment.