**The Order of the Court is stated below:**
**Dated:** November 06, 2026 10:33:06 AM **/s/** JULIA KELLEY
District Court Clerk

DEAN A. STUART (7640)
BRUCE L. RICHARDS & ASSOCIATES
455 East 500 South #401
Salt Lake City, UT 84111
(801) 972-0307
Attorney for Plaintiff
dean@brucerichards.law

**DISTRICT COURT OF THE STATE OF UTAH**
**FOURTH JUDICIAL DISTRICT**
**UTAH COUNTY**

| | |
|---|---|
| GOLDENWEST FEDERAL CREDIT UNION,<br><br>Plaintiff<br><br>vs.<br><br>ANDRES BENJAMIN VILLALBA-TORREL,<br><br>Defendant. | **DEFAULT JUDGMENT**<br><br>Case Number: 269411026<br>Judge: Sean Petersen |

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 | $9,248.23 |
| Court Costs | 215.00 |
| Process Service fee | 55.00 |
| Attorney’s fees | 475.00 |
| Total Judgment: | $9,993.23 |

This Judgment is subject to interest at the statutory post-judgment rate of 5.51% per annum pursuant to Utah Code Ann. § 15-1-4 from the date of this Judgment 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.