The Order of the Court is stated below:
Dated: November 06, 2026 11:17:27 AM **/s/** NANCY GARCIA
District Court Clerk

GUGLIELMO & ASSOCIATES
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FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH
Utah COUNTY, PROVO DEPARTMENT

Capital One, N.A., successor by merger to Discover Bank, Plaintiff vs. Spencer S Shumway, an individual, Defendant	**DEFAULT JUDGMENT** Case No.: 269409259 Judge: KRAIG POWELL

In this action, Defendants Spencer S Shumway, having failed to plead or otherwise defend in this action and Default having been previously entered, IT IS HEREBY ORDERED THAT:

1. Plaintiff Capital One, N.A., successor by merger to Discover Bank, is awarded judgment against said Defendants Spencer S Shumway, in the amount of:

Principal:	$20518.26
Accrued Costs of Court:	$456.00
Attorney Fees:	$0.00
Less payments/credits:	$ -0.00
Total Judgment:	**$20974.26**

Per court approval, it is further ordered that this judgment may be augmented in the amount of reasonable costs expended in collecting said judgment subject to court approval, case number 269409259.

The Principal amount requested does not contain collection costs or fees.

END OF ORDER

Signature appears at the top of the first page