The Order of the Court is stated below:
Dated: November 06, 2026 03:45:46 PM **/s/** JULIA KELLEY
District Court Clerk

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Bradley G. Nykamp USB No. 8390
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IN THE FOURTH JUDICIAL DISTRICT COURT OF UTAH COUNTY
STATE OF UTAH, PROVO DEPARTMENT

WELLS FARGO BANK, N.A., Plaintiff, vs. XAVIER D JOYNER, Defendant.	**DEFAULT JUDGMENT** Case No.: 269409050 Judge: Thomas Low

In this action the Defendant XAVIER D JOYNER failed to plead or otherwise defend, and default having been entered, THEREFORE, JUDGMENT IS HERBY ENTERED in favor of Plaintiff Wells Fargo Bank, N.A. and against the Defendant XAVIER D JOYNER, as to the Credit Card account ending in 0054 as follows:

Principal Balance (may include payments and/or credits since time Complaint was filed)	$7,579.42
Filing Fee	$215.00
Service	$55.00
Attorney's fee (contract)	$475.00
TOTAL JUDGMENT	$8,324.42

Post-judgment interest is not being sought and is waived.
This is a final judgment.

******END OF ORDER******
The Court's electronic signature and seal will appear on the top of the document indicating the date and time the court signed and executed the Order.