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

MIDLAND CREDIT MANAGEMENT, INC., Plaintiff, vs. NECIA GALLAGHER, Defendant	**SATISFACTION OF JUDGMENT** Case No.269404068 Judge: KASEY L WRIGHT

The undersigned, for and on behalf of the above named Plaintiff, hereby certifies that the Judgment against Defendant has been satisfied.

I certify under criminal penalty of the State of Utah that the foregoing is true and correct. Utah Code § 78B-18a-106.

DATED: November 11, 2026

/s/ *Mark Andrus*
Mark Andrus

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 11, 2026, I sent a true and correct copy of the foregoing Satisfaction of Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

NECIA GALLAGHER
1462 ARCHMORE LOOP
SPRINGVILLE UT 84663-3504

/s/Terri Ongley

26-27988