The Order of the Court is stated below:
Dated: November 18, 2026 03:54:17 PM **/s/** JULIA KELLEY
District Court Clerk

KERRY F WILLETS, ESQ. (11434)
Desert Rock Capital, Inc.
P.O. Box 3173
St. George, UT 84771
Telephone: (435) 215-0811
Email: ct.willets@desertrockcapital.com

IN THE FOURTH JUDICIAL DISTRICT COURT
IN AND FOR UTAH COUNTY, STATE OF UTAH

DESERT ROCK CAPITAL, INC., A Utah Corporation, Plaintiff, vs. CHARMAYNE BANEY, Defendant(s).	DEFAULT JUDGMENT Case No. 260403877

IN THIS ACTION, the named Defendant(s), Charmayne Baney, individually, having been regularly served with process and having failed to appear and answer the Plaintiff's Complaint on file herein, the legal time for answering having expired, finding Defendant(s) Charmayne Baney is/are not in Active Duty Military Service, and the default of said Defendant(s) having been duly entered according to law, now upon the application of Plaintiff to the Court, Judgment is hereby entered against said Defendant pursuant to the prayer of said Complaint.

WHEREFORE, IT IS ORDERED, ADJUDGED, AND DECREED that Plaintiff does receive Judgment against the said Defendant in the sum of $3,662.87, which amount is inclusive of the following:

1. $750.00 principal of loan,

2. Accrued Contractual Compounded Interest of $2,192.87,

3. Reasonable attorney's fees in the sum of $475.00

4. Court costs including filing fees in the amount of $215.00,

5. and Process of service fees in the amount of $30.00.

Judgment will incur interest at the legal rate of 5.51% from the date of judgment, until paid. The judgment may be augmented by costs accruing after judgment, subject to court approval. .

COURT SIGNATURE ON TOP OF PAGE 1

MAILING CERTIFICATE

I hereby certify that on 03 Nov 2026, I caused a true and correct copy of the above mentioned and foregoing to be sent via US Mail to the following:

Charmayne Baney
304 S 250 W
Goshen, UT 84633

/s/ Kerry F Willets

_____

For Desert Rock Capital Inc.