The Order of the Court is stated below:
Dated: November 19, 2026 10:54:20 AM **/s/** SHAWN R HOWELL
District Court Judge

Darren Watts, USB #11793Cole Carpenter, USB #20591
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FOURTH JUDICIAL DISTRICT COURT STATE OF UTAH, JUAB COUNTY, NEPHI DEPARTMENT	
FIRST NATIONAL BANK OF OMAHA Plaintiff, vs. Chad P Phillips Defendant.	**DEFAULT JUDGMENT** Case No. 269600108 *s/h 1226177.001* Judge: SHAWN R HOWELL

Having failed to timely answer Plaintiff's Complaint following service of process whereupon the Default Certificate was entered according to law.

WHEREFORE Judgment is entered against Defendant, jointly and severally, as follows:

JUDGMENT SUMMARY

Principal sum	$12692.04
Filing Fee:	$375.00
Process Server Fee:	$65.00
Total Judgment	$13132.04

DEFAULT JUDGMENT - 1	Suttell & Hammer, P.S. PO Box C-90006; Bellevue, WA 98009 888-788-8355/425-453-3239 Fax

Plaintiff waives the statutory interest that would accrue pursuant to Utah Code §15-1-4, Said Judgment may be augmented, upon Court approval, in the amount of all reasonable costs in collecting said Judgment, or otherwise, as may be established by motion and affidavit

*Signature appears at top of page

DEFAULT JUDGMENT - 2	Suttell & Hammer, P.S. PO Box C-90006; Bellevue, WA 98009 888-788-8355/425-453-3239 Fax