The Order of the Court is stated below:
Dated: November 20, 2026 02:04:47 PM **/s/** DEREK P PULLAN
District Court Judge

Mark Andrus (14416)
Sean Morrissey (13083)
Jordan Allen (19431)
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FOURTH JUDICIAL DISTRICT COURT, STATE OF UTAH
UTAH COUNTY, PROVO DEPARTMENT

CAPITAL ONE, N.A., Plaintiff, vs. JONATHAN M GARCIA, Defendant	**JUDGMENT** Case No.269404065 Judge: DEREK P PULLAN

Based on the Plaintiff's Declaration of Non-Compliance with the Stipulation, the Court hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	$6,359.87
Accrued costs to date of Judgment	$265.00
LESS amounts paid by Defendant	$890.40
Total Judgment	$5,734.47

Post-judgment interest is waived. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

*** SIGNATURE AND DATE AT THE TOP ***

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 18, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

TERYN BIRD
Guardian Litigation Group
P O BOX 712324
Cottonwood Heights UT 84171

terynbi@bird-associate.com

/s/ Terri Ongley