



Zack L. Winzeler, USB 12280
Mindy Kidd, USB 18032
PARSONS BEHLE & LATIMER
201 South Main Street, Suite 1800
Salt Lake City, Utah 84111
Telephone: 801.532.1234
Facsimile: 801.536.6111
ZWinzeler@parsonsbehle.com
MKidd@parsonsbehle.com

Attorneys for Plaintiff Hillcrest Bank, a division of NBH Bank

IN THE SECOND JUDICIAL DISTRICT COURT

FOR THE COUNTY OF DAVIS, STATE OF UTAH

HILLCREST BANK, a division of NBH
BANK, a Colorado state-chartered bank,

Plaintiff,

vs.

BUNNYJAMESBOXES, LLC, a Utah
limited liability company; LONNY JAMES
RUBEN, an individual; MORDCHA
WOLODARSKY, an individual,

Defendants.

**DEFAULT JUDGMENT –LONNY
JAMES RUBEN**

Civil No.: 250700308

Judge Joseph Bean

In this action, defendant Lonny James Ruben (“**Ruben**”) was personally served with a copy of the Complaint and the Thirty-Day Summons.

Ruben failed to answer or otherwise respond to the Complaint, and the Court Clerk has entered a Default Certificate against Ruben. (Dkt. 37.)

Now, upon application of plaintiff Hillcrest Bank, a division of NBH Bank (“**Plaintiff**” or the “**Bank**”), and in accordance with Rule 55(b)(2) of the Utah Rules of Civil Procedure, the Court hereby orders as follows:

Default Judgment is hereby entered in favor of Plaintiff and against Ruben in the total amount of \$290,230.40, which amount is comprised of the following:

1. The principal amount of \$213,740.08;
2. accrued interest in the amount of \$38,717.18;
3. late charges in the amount of \$1,115.94; and
4. attorney’s fees and costs that Plaintiff has incurred herein in the amount of \$36,657.20.

SO ORDERED.

In accordance with the Utah State District Courts Efiling Standard No. 4, and URCP Rule 10(e), this Order does not bear the handwritten signature of the Judge, but instead displays an electronic signature at the upper right-hand corner of the first page of this Order.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on the 8th day of April 2026, I caused the foregoing **DEFAULT JUDGMENT** to be filed electronically with the Court through the GreenFiling system and upon Ruben via certified mail at his last known address.

Lonny James Ruben
12033 N. 28th Place
Phoenix, Arizona 85028

/s/Michelle Orton-Brown _____

Legal Asst, Parsons Behle & Latimer