

**The Order of the Court is stated below:**

**Dated:** April 22, 2026  
12:50:39 PM

/s/ MICHAEL S. EDWARDS  
District Court Judge



STEPHEN S. ALLEN, ESQ.  
Utah Bar No. 18835  
PRESTON J. PFLAUM, ESQ.  
Utah Bar No. 19988  
ALEXANDER S. ADAMS, ESQ.  
Utah Bar No. 20028  
**ZWICKER & ASSOCIATES, P.C.**  
A Law Firm Engaged in Debt Collection  
9777 MOUNT PYRAMID COURT, SUITE 220  
ENGLEWOOD, CO 80112  
(877)467-1380  
ZAUTLITIGATION@ZWICKERPC.COM  
*Attorneys for Plaintiff*

**SECOND JUDICIAL DISTRICT COURT, STATE OF UTAH  
DAVIS COUNTY – FARMINGTON**

AMERICAN EXPRESS NATIONAL BANK,  Plaintiff,  vs.  SHAWNA LOBATO,  Defendant(s)	<b>DEFAULT JUDGMENT</b>  Case No. 269701493  Judge MICHAEL EDWARDS
--	--

Defendant(s) SHAWNA LOBATO having failed to appear and answer Plaintiff's Complaint, and the time allowed by law for answering having expired, the default of said Defendant(s) is hereby entered accordingly to law.

IT IS SO ORDERED that Plaintiff, AMERICAN EXPRESS NATIONAL BANK, be awarded judgment against said Defendant(s) in the amount of:

Principal:	\$24,483.87
Suit Filing Costs:	\$375.00
Service Costs:	\$125.00
Payments:	\$0.00
<b>TOTAL:</b>	<b>\$24,983.87</b>

Post-judgment costs may be awarded subject to court approval or court order. Plaintiff chooses to forego post-judgment interest.

*\*\*Note: Signature appears at the top of the first page*