

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

**Dated:** April 22, 2026  
01:51:37 PM

/s/ RONALD G. RUSSELL  
District Court Judge



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IN THE SECOND JUDICIAL DISTRICT COURT, STATE OF UTAH

IN AND FOR DAVIS COUNTY, FARMINGTON DEPARTMENT

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EXPRESS RECOVERY SERVICES, INC.,  
(A Debt Collection Agency),  
Plaintiff,

vs.

DAVID K GURNEY and  
KERSTEN GURNEY,  
Defendants.

**JUDGMENT**

Case No.: 259705133 DC

The Honorable: Ronald Russell

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Pursuant to plaintiff's Motion for Summary Judgment, it is hereby ordered that plaintiff

above-named be awarded judgment against said defendants jointly and severally:

Principal	\$1099.08
Accrued Interest	\$167.69
Court costs	\$114.00
Attorney's fees	<u>\$750.00</u>
Total	\$2130.77

Together with interest at 13.51% on the total judgment as provided by the statutory rate in effect on the date the judgment is entered as set forth in 15-1-4 UCA, until paid. The judgment may be augmented to include after accruing costs expended in the collection of said judgment subject to the court's approval.

\*\*\*\*\*THE COURT'S SIGNATURE APPEARS AT THE TOP OF THE FIRST PAGE  
OF THIS DOCUMENT\*\*\*\*\*