

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

**Dated:** April 28, 2026  
01:59:22 PM

/s/ KRISTY RIVERA  
District Court Clerk



STEPHEN S. ALLEN, ESQ.  
Utah Bar No. 18835  
PRESTON J. PFLAUM, ESQ.  
Utah Bar No. 19988  
ALEXANDER S. ADAMS, ESQ.  
Utah Bar No. 20028  
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**SECOND JUDICIAL DISTRICT COURT, STATE OF UTAH  
DAVIS COUNTY – FARMINGTON**

AMERICAN EXPRESS NATIONAL BANK,  Plaintiff,  vs.  FERMIN ESPINOSA AKA FERMIN O ESPINOSA,  Defendant(s)	<b>DEFAULT JUDGMENT</b>  Case No. 269701556  Judge RONALD RUSSELL
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Defendant(s) FERMIN ESPINOSA AKA FERMIN O ESPINOSA 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:	\$9,142.81
Suit Filing Costs:	\$200.00
Service Costs:	\$125.00
Payments:	\$0.00
<b>TOTAL:</b>	<b>\$9,467.81</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*