

The Order of the Court is stated below:

Dated: May 22, 2026

12:32:19 PM

/s/ GLADYS HERNANDEZ
ZUNIGA
District Court Clerk



1STEPHEN B. ELGGREN, PC.
Stephen B. Elggren (0970)
Attorney for Plaintiff
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No: 26000133

IN THE SECOND DISTRICT COURT OF DAVIS COUNTY
FARMINGTON DEPARTMENT, STATE OF UTAH

CONSUMER PORTFOLIO SERVICES,
INC.

Plaintiff,
vs.

BETSHEBA ZEDKAIA, SSN XXX-XX-
0017 and EDDY ZEDKAIA, SSN XXX-XX-
8045, individually,

Defendants.

DEFAULT JUDGMENT

Civil No. 269702460

Judge DAVID WILLIAMS

Defendants **BETSHEBA ZEDKAIA, SSN XXX-XX-0017 and EDDY ZEDKAIA, SSN XXX-XX-8045, individually**, have failed to plead or otherwise defend in this action and defaults have been entered. Based upon said defaults,

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that Plaintiff **CONSUMER PORTFOLIO SERVICES**, be awarded judgment against said Defendants, jointly and severally, in the amount of:

\$11,106.95 Principal

\$776.15 Accrued interest to date of judgment per
rule UCA-15-1-1 at the rate of 23.4% per
Annum from January 29, 2026.

\$490.00 Accrued costs to date of judgment

\$858.75 Repossession Costs

\$350.00 Attorney's fees pursuant to Rule 73 URCP

\$13,581.85 TOTAL JUDGMENT

with interest on the total judgment at 23.4% per annum as provided by law from the date of this judgment until paid.

IT IS FURTHER ORDERED that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting said Judgment by execution or otherwise as shall be established by declaration, if approved by court.

THE ELECTRONIC SIGNATURE OF COURT APPEARS AT THE TOP OF THE FIRST PAGE.

Address of Defendants
1963 N 1400 W
CLEARFIELD, UT 84015

CERTIFICATE OF SERVICE

I hereby certify that I served a true and correct copy of the Default Judgment as set forth below, May 22, 2026, directed to:

BETSHEBA ZEDKAIA (x)by ecf filing with the Court
1963 N 1400 W (x) by 1st class mail, postage prepaid
CLEARFIELD, UT 84015

EDDY ZEDKAIA (x) by ecf filing with the court
1963 N 1400 W (x) by 1st class mail, postage prepaid
CLEARFIELD, UT 84015

/s/ Julie Mason
Legal Assistant