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

AMERICA FIRST FEDERAL CREDIT UNION, Plaintiff, vs. RICHARD R. JACKSON, Defendant.	JUDGMENT Civil No. 260700267 Judge David J. Williams
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Based upon the Order Granting Motion for Summary Judgment that was entered in the above-captioned matter:

1. Judgment is hereby entered in favor of the Plaintiff America First Federal Credit Union (“America First”) against Defendant Richard R. Jackson (the “Defendant”), for the amount due and owing under Visa Card I, as such term is defined in the Motion for Summary Judgment, which is \$26,426.67, plus interest at the contract rate of 12.49% per year from February 6, 2026, until paid in full;

2. Judgment is hereby entered in favor of America First against Defendant, for the amount due and owing under Visa Card II, as such term is defined in the Motion for Summary Judgment, which is \$26,551.92, plus interest at the contract rate of 18% per year from February 6, 2026, until paid in full;

3. Judgment is hereby entered in favor of America First and against the Defendant for attorney's fees of \$2,146.00 and costs in the amount of \$425.30;

4. The total judgment awarded to the Plaintiff, excluding prejudgment and post-judgment interest, is \$55,549.89; and

5. It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise, as allowed by statute or rule and approved by the Court.

APPROVAL BY THE COURT:

The Second Judicial District Judge's signatory stamp will appear at the top of the first page of this document approving this Order.

CERTIFICATE OF MAILING

I hereby certify that on the 12th of June, 2026, I served a true and correct copy of the foregoing JUDGMENT on the following parties via e-filing:

Lisa D. Owings
Lisa@LDOwingsLaw.com
Attorney for Defendant

/s/ Caroline Peterson