



Re: IMPORTANT DOCUMENT YOU REQUESTED-2823221

From Lizeth Oliver <lizetholiver22@icloud.com>

Date Tue 6/9/2026 3:05 PM

To Office <office@shanerlegalgroup.com>

Caution: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Lizeth Oliver
Sent from my iPhone

On Jun 4, 2026, at 1:31 PM, Office <office@shanerlegalgroup.com> wrote:

If this message has been sent to you in error please notify us immediately

INSTRUCTIONS FOR AGREEING TO PAYMENTS:

If you want to be on the payments you discussed on the phone AND you agree to the terms of the attached Stipulation you must reply to this email (office@shanerlegalgroup.com) and:

Press the reply button in your email program, type your name or otherwise state that you accept the terms of the attached agreement(s) and then

Hit send. You are ratifying the signature on the attached agreement(s)

And this will be your signature pursuant to the Utah Electronic

Transactions Act (UCA 46-4-106 et seq.).

By following these instructions you are entering into a legally binding agreement according to the terms of the Stipulation which is attached and you are giving the law firm of Shaner Legal Group permission to electronically sign your name and file this Stipulation with the court. You are also stating that you have read the Stipulation and agree to its terms. This reply email is a valid electronic signature on the attached Stipulation pursuant to the Utah Electronic Transactions Act (UCA 46-4-106 et seq.).

If there is more than one Defendant on your case, each Defendant must send a separate reply email to sign the Stipulation.

Do not include any other communication in your reply email. If you have questions call.

If you do not follow these directions within the time frame given you will not be on a payment plan.

DO NOT RESPOND TO THIS EMAIL WITH QUESTIONS – THEY WILL NOT BE ANSWERED VIA EMAIL

What Happens Next?

Once we receive your reply email we will file the Stipulation with the court letting the court know that we have settled this case. This usually happens within approximately one week. Your account will then be on a hold in our office and no further collection efforts will be taken while you are in compliance with the terms of the Stipulation.

IMPORTANT:

The Stipulation is an offer for payments from the Plaintiff in your case. This offer for payments will be revoked unless you return the signed Stipulation (reply to the email) within the time frame you were given to answer the complaint. Any Stipulation received after this time frame will be construed as an offer for payments from you, which NAR may choose to accept or reject.

Accepting the terms of this Stipulation does not affect the validation rights found in the letter that may have been served upon you with the summons and complaint or mailed to your address.

If you have questions you call us at (801) 363-9966 or (866) 211-8660. We are open M-F 8 am – 6 pm.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

TO OPT OUT OF EMAIL COMMUNICATION PLEASE CALL 801-363-9966.

Shaner Legal Group
PO BOX 26617
Salt Lake City, UT 84126
(801) 363-9966
Open M-F 8:30-6:00

The contents of this e-mail message and any attachments are intended only for the individuals or entities to which it is addressed. This may contain information that is privileged and/or confidential. If you are not the intended recipient of this message, or if this message has been addressed to you in error, please immediately alert the sender by reply e-mail and then delete this message and its attachments. If you are not the intended recipient, do not copy, distribute or disseminate this email or its contents. This firm collects debts - this is a communication with a debt collector.

TO OPT OUT OF EMAILS CALL 801-363-9966

<4096288-2823221 SC with STIP.pdf>

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Email: office@shanerlegalgroup.com
Reference No. 2823221

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

NAR INC

Plaintiff,

v.

LIZETH A OLIVER-CORTES

Defendant(s).

STIPULATION

Case No.

JUDGE

1. LIZETH A OLIVER-CORTES; (Defendant(s))

stipulate that NAR INC, (Plaintiff) is the Prevailing Party in this action and is now entitled to all amounts that could be awarded in any judgment.

2. Defendant(s) admit that they are liable to NAR INC, (Plaintiff) for the total balance of \$7288.49, and agree to make payments of \$200.00 each and every payment period beginning 07/10/2026, and due on or before the 10th of each month thereafter until their debt is paid. Interest will accrue at the rate(s) prayed for in the Plaintiff's Complaint. The Plaintiff will not take further action to collect while the Defendant(s) are current on this Stipulation. Defendant(s) recognize that if their debt involved a vehicle loan, and Defendant(s) still have the vehicle, that the vehicle may be repossessed by the lender. Proceeds of any sale, after allowed deductions, will be credited to this account. The Plaintiff will dismiss the case once the account is paid in full. A bounced check ACH payment will result in a \$20.00 charge.

3. All credit card/debit card/ACH payments may incur a convenience fee. All payments will first be applied to the convenience fee and then to the remaining balance. Electronic payments may be made at **www.paynar.com**. To avoid this fee mail your check or money order to **Shaner Legal Group, P.O. Box 26617, SLC, UT 84126** . Include your reference number on all payments: 2823221.

4. In addition to the attorney fees included in the balance listed in paragraph 2, Defendant(s) agree to pay the Plaintiff \$375.00 for the preparation of and monitoring their compliance with the terms of this Stipulation. **This amount will be waived on the condition that the Defendant(s) do not violate the terms of this Stipulation.**

5. If the Plaintiff does not receive the minimum payment within 15 days of any due date or if the Defendant(s) violate any other term of this Stipulation, the Defendant(s) shall be in default and agrees to judgment being entered against them in the principal amount: \$6598.49, collection fees: \$0.00, accrued interest: \$0.00, service fee: \$0.00 (or actual amount), filing fee: \$215.00, attorneys' fees: \$850.00, returned check fee: \$0.00, other costs: \$0.00, adjustments: \$0.00, plus accrued interest, less any payments made. Interest on any judgment shall accrue at 13.51%per annum. The Plaintiff may seek judgment on this amount.

6. Before the Plaintiff will accept this Stipulation, the Defendant(s) must update the Plaintiff with their address, place of employment, phone number, social security number and birthdate. The Defendant(s) agree to report any change in these items to Plaintiff within 15 days of the change. This information can be reported through **www.shanerlegalgroup.com/contact** .

7. The Plaintiff may waive any breach of the terms of this Stipulation without forfeiting its rights to enforce the terms of this Stipulation upon subsequent breach of the same. The Plaintiff may choose to negotiate any late payment without forfeiting its rights to enforce this

Stipulation. A copy or facsimile of this Stipulation shall have the same legal effect as the original. No oral agreements have been made and this Stipulation represents the final agreement between the parties.

Modifications must be in writing and signed by all parties. All judgments are joint and several. Time is of the essence for all payments.

Defendant(s) have received a copy of the summons and complaint and waive all other requirements under URCP 4. The Defendant(s) acknowledge that they have read this Stipulation, agree to its terms, and they do not have any questions regarding their obligations.

Pursuant to Utah Code Ann. Section 78B-18a-106 (2018), each Defendant declares under criminal penalty of the State of Utah that the foregoing is true and correct.

Date: 06/04/2026

Date: 06/04/2026

/s/ LIZETH A OLIVER-CORTES

/s/

LIZETH A OLIVER-CORTES
E_MAIL lizetholiver22@icloud.com

The Defendants' signatures were electronically signed by the Plaintiff with the Defendants' explicit permission, pursuant to Utah State District Court Efiling, Standards, para 5.2.
<http://www.utcourts.gov/efiling/docs/standards.pdf>

Attorney for Plaintiff:

Date: 06/04/2026

SHANER LEGAL GROUP

/s/ Chip Shaner

Chip Shaner

CERTIFICATE OF SERVICE

I hereby certify that on this 4 day of June, 2026, a true and correct copy of the foregoing Stipulation was emailed to Defendant(s) at:

LIZETH A OLIVER-CORTES

E_MAIL lizetholiver22@icloud.com