

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

**Dated:** August 04, 2026  
02:34:28 PM

/s/ AUDREY GIVIDEN  
District Court Clerk



1Gurstel Law Firm, P.C.  
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File #: 1980659

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

|                                                                                           |                                                                                 |
|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|
| Portfolio Recovery Associates, LLC<br>Plaintiff,<br>v.<br>Colleen A Cummings<br>Defendant | <b>DEFAULT JUDGMENT</b><br><br>Civil Number. 269702205<br>Judge: RONALD RUSSELL |
|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|

The Defendant Colleen A Cummings has failed to plead or otherwise defend in this action and default has been entered.

IT IS ORDERED that Plaintiff Portfolio Recovery Associates, LLC, be awarded judgment against said Defendant Colleen A Cummings in the amount of:

|                            |                   |
|----------------------------|-------------------|
| Principal.....             | \$8,558.30        |
| Accrued costs.....         | \$265.00          |
| Less Payments/Credits..... | \$0.00            |
| <b>TOTAL JUDGMENT.....</b> | <b>\$8,823.30</b> |

plus interest on the total judgment at the rate of 0.00% per annum as provided by law from the date this judgment is entered by the court, until paid. This judgment may be augmented in the amount of reasonable costs expended in collecting said judgment subject to court approval.

**PLEASE SEE TOP OF PAGE FOR COURT STAMP AND DATE.**