

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

**Dated:** August 14, 2026  
10:25:16 AM

/s/ MICHAEL D DIREDA  
District Court Judge



Mark Andrus (14416)

Sean Morrissey (13083)

Jordan Allen (19431)

Blaine Edwards (14441)

JOHNSON MARK PC

*Attorneys for Plaintiff*

P.O. Box 7811 Sandy, UT 84091

Tel 800-308-7321

utahattorneys@jmlaw.com

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

|                                                                                    |                                                                                       |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| CAPITAL ONE BANK (USA), N.A.,<br>Plaintiff,<br>vs.<br>MELISSA M FRAGA<br>Defendant | <b>ORDER AND JUDGMENT RENEWAL</b><br><br>Case No. 179701071<br>Judge MICHAEL D DIREDA |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|

Plaintiff having filed its Motion for Judgment Renewal with the Court pursuant to U.R.C.P 7 and U.C.A. §78B-6-1802, and the Court having read the Motion, including all relevant court documents contained in the court file, and good cause appearing thereof, the Court

**HEREBY FINDS, ORDERS, ADJUDGES AND DECREES THAT:**

1. On 8/8/2018 the Court entered Judgment in favor of Plaintiff in the amount of \$1,839.68 at 0.00% Post-Judgment Interest plus accruing Post-Judgment Costs expended in the collection of the Judgment.
2. The following interest, costs, and/or credits have accrued since entry of Judgment:

|                                                                |        |
|----------------------------------------------------------------|--------|
| Post-Judgment Interest to the date of Plaintiff's Declaration: | \$0.00 |
|----------------------------------------------------------------|--------|

|                                                |            |
|------------------------------------------------|------------|
| Post-Judgment Costs:                           | \$30.00    |
| Total Payments and/or Credits on the Judgment: | \$430.00   |
| Total Amount Due:                              | \$1,439.68 |

3. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the court or to the extent such costs are expressly authorized by rule or statute and Plaintiff may continue to conduct discovery related to satisfying the Judgment.
4. The statute of limitations on which to sue for non-payment on the Judgment is eight years from that effective date.
5. Plaintiff's Motion to Renew Judgment is granted as of the date of this Order or the date the original Judgment was to expire, whichever occurred first, for the same amount of time as the original Judgment, and this Order is a Final Judgment.

\*\*\*\*\* SIGNATURE AND DATE AT THE TOP OF THE FIRST PAGE \*\*\*\*\*

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on August 06, 2026, I mailed a true and correct copy of the foregoing proposed Order and Judgment Renewal was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

MELISSA M FRAGA  
1511 LAKEVIEW DR  
BOUNTIFUL UT 84010

/s/Terri Ongley