

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

**Dated:** August 31, 2026  
04:16:40 PM

/s/ JENNIFER VALENCIA  
District Court Judge



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Attorney for Plaintiff

**SECOND JUDICIAL DISTRICT COURT**

**FARMINGTON DEPARTMENT, COUNTY OF DAVIS, STATE OF UTAH**

|                                                                                                                    |                                                                                             |
|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <p>OLIPHANT FINANCIAL, LLC,</p> <p>Plaintiff,</p> <p>vs.</p> <p>LANCE HARKER, an individual,</p> <p>Defendant.</p> | <p><b>JUDGMENT AND ORDER</b></p> <p>Case No.: 259705895</p> <p>Judge: JENNIFER VALENCIA</p> |
|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|

The above-entitled action came on for Hearing on June 4, 2026, at the hour of 2:15 p.m. before the Hon. Jennifer Valencia on Plaintiff's Motion for Summary Judgment. Plaintiff was represented by it attorney, Gregory M. Constantino. Defendant LANCE HARKER was present and represented himself. The Court considered the Plaintiff's Motion for Summary Judgment, the Plaintiff's Affidavit in Support of Judgment, the Defendant's response entitled, Debt Collection Answer, the Defendant's response entitled Debtor Collection Request for Information, the Defendant's response entitled Debt Collection Request for Hearing, the Plaintiff's Reply, and the arguments of the parties' made at the hearing. The Court, having previously entered an Order Granting Motion for Summary Judgment, now, for good cause appearing, IT IS HEREBY ORDERED THAT:

1. Plaintiff OLIPHANT FINANCIAL, LLC is awarded judgment against said Defendant LANCE HARKER, in the amount of:

|                         |                    |
|-------------------------|--------------------|
| Balance:                | \$10,674.14        |
| Accrued Costs of Court: | \$ 420.00          |
| Less payments/credits:  | \$ 0.00            |
| <b>Total Judgment:</b>  | <b>\$11,094.14</b> |

With post judgment interest accruing on such Total Judgment at the post-judgment interest rate being 5.51% per year which is in accordance with *Utah Code Ann. 15-1-4(3)*. It is further ordered that this judgment may be augmented with court approval in the amount of reasonable costs expended in collecting said judgment.

\*\*\*\*\* End of Document, Signature at the Top \*\*\*\*\*

#### CERTIFICATE OF MAILING/DELIVERY

I, the undersigned, hereby certify that a true and correct copy of the foregoing **JUDGMENT AND ORDER** was on August 4, 2026 emailed, pursuant to Utah R. Civ. P. 5(3) ( B)(i) to the most recent email address provided by the person to the court under Rule 10(a)(3), to the following email:

lance.harker73@gmail.com

/s/ Gregory M. Constantino