



1Darwin H. Bingham (#7810)
Mark S. Middlemas (#9252)
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attorneys for Hawaii State Federal Credit Union
15 West South Temple, Suite 600
Salt Lake City, Utah 84101
Telephone: (801) 531-7870
Facsimile: (801) 326-4669
E-mail: dbingham@scalleyreading.net
E-mail: markmiddlemas@scalleyreading.net

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

HAWAII STATE FEDERAL CREDIT UNION, Plaintiff, vs. DUANE E. SAYERS, Defendant.	JUDGMENT Civil No. 260700732 Judge David J. Williams
---	--

Based upon the Joint Motion for Entry of Judgment filed by Plaintiff Hawaii State Federal Credit Union ("Plaintiff") and Defendant Duane E. Sayers (the "Defendant"), IT IS HEREBY ORDERED, ADJUDGED AND DECREED that:

1. Judgment is hereby entered in favor of the Plaintiff and against Defendant for the amount of \$50,000.00 owed under the LOC identified in the Complaint, together with interest at the contract rate of 7.75% per year from March 4, 2026, until paid in full;
2. Judgment is hereby entered in favor of the Plaintiff and against the Defendant, for attorney's fees of \$1,454.00 and costs of \$434.60;

3. The total judgment awarded to the Plaintiff against Defendant, excluding prejudgment and post-judgment interest is \$51,888.60; and

4. 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.

Approved as to form:
(*original signature on file*)

/s/ Duane E. Sayers
Duane E. Sayers
Defendant

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 19th day of August, 2026, I served a true and correct copy of the foregoing JUDGMENT on the following parties by first class mail, postage prepaid:

Duane E. Sayers
650 Lacey Way
North Salt Lake, Utah 84054

/s/ Caroline Peterson