

The Order of the Court is stated below:

Dated: September 09, 2026
01:47:10 PM

/s/ RONALD G. RUSSELL
District Court Judge



Mark Andrus (14416)
Sean Morrissey (13083)
Jordan Allen (19431)
Blaine Edwards (14441)
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**SECOND JUDICIAL DISTRICT COURT, STATE OF UTAH
DAVIS COUNTY, FARMINGTON DEPARTMENT**

Midland Credit Management, Inc., Plaintiff, vs. JOY NEVAREZ Defendant	JUDGMENT Case No. 269702749 Judge RONALD RUSSELL
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The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	\$1,365.54
Interest (Per U.C.A. § 15-1-4(3)(a))	\$0.00
Attorney's fees	\$0.00
Accrued costs to date of Judgment	\$170.00
Collection Costs	\$0.00
LESS amounts paid by Defendant	0.00
Total Judgment	\$1,535.54

The post-judgment interest rate will accrue at 5.51%. 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 and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

***** SIGNATURE AND DATE AT THE TOP *****

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on September 04, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

JOY NEVAREZ
1660 S 1000 E UNIT 38
CLEARFIELD UT 84015-3156

/s/ Terri Ongley_____