

The Order of the Court is stated below:

Dated: September 15, 2026
11:26:34 AM

/s/ ASHLEY ROBERTSON
District Court Clerk



Titan Legal
Kirk A. Cullimore #3640
David R. Todd #13884
Nicholas P. Lloyd #17492
12339 S. 800 E. Suite 100, Draper, UT 84020
Tele: (801) 571-6611
litigation@titanlegal.com
Attorneys for Plaintiff

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

UTAH FIRST FEDERAL CREDIT UNION Plaintiff vs. JOE ROSS LOBATO Defendant	DEFAULT JUDGMENT Civil No. 269704583 Judge: JOSEPH BEAN
---	--

Defendant(s) has failed to plead or otherwise defend in this action and default has been entered.
IT IS HEREBY ORDERED that Plaintiff be awarded Judgment against Defendant(s), in the following amounts:

PRINCIPAL	\$8947.72
COLLECTION FEE	\$0.00
INTEREST	\$311.15
ATTORNEY FEES Pursuant to Rule 73	\$475.00
COURT FILING FEE	\$215.00
PROCESS SERVICE COST	\$35.00
OTHER COLLECTION COSTS	\$0.00
LESS PAYMENTS	\$-0.00
TOTAL JUDGMENT	\$9983.87

with interest on the judgment as provided by Utah Code Annotated 15-1-4 at the rate of 5.51% annum from the date of this judgment until paid. . IT IS FURTHER ORDERED that this judgment may be augmented in the amount of costs and attorney fees by court order.

ISSUED under the seal of the court: Official signature appears at the top of the first page.
REF NO. 323778