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DISTRICT COURT OF THE STATE OF UTAH
SECOND JUDICIAL DISTRICT
DAVIS COUNTY

GOLDENWEST FEDERAL CREDIT UNION, Plaintiff, vs. ANDRE JAVIER NAVARRO AND LOGAN SZAREK, Defendants.	JUDGMENT Case Number: 259707671 Judge: E. Blaine Rawson
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The Court having granted Plaintiff's Renewed Motion for Summary Judgment by its Order Granting Plaintiff's Renewed Motion for Summary Judgment, and pursuant to Utah R. Civ. P. 58A, JUDGMENT IS HEREBY ENTERED as follows.

1. JUDGMENT ON THE FIRST CAUSE OF ACTION

Judgment is entered in favor of Plaintiff Goldenwest Federal Credit Union and against Defendants Andre Javier Navarro and Logan Szarek, jointly and severally, on the Retail Installment Contract and Security Agreement dated January 3, 2023, in the following amounts:

Deficiency due and owing as of November 7, 2025	\$13,209.10
Prejudgment interest at the contract rate of 7.74% per annum, November 7, 2025 through September 2, 2026 — 299 days at \$2.80 per day	\$ 837.20
Reasonable attorney fees (Utah R. Civ. P. 73(f)(1))	\$ 475.00
Costs of court — filing fee (Utah R. Civ. P. 54(d))	\$ 375.00
TOTAL JUDGMENT — FIRST CAUSE OF ACTION	\$14,896.30

This judgment shall bear post-judgment interest at the contract rate of 7.74% per annum until paid in full. Utah Code § 15-1-4(2)(a).

2. JUDGMENT ON THE SECOND CAUSE OF ACTION

Judgment is entered in favor of Plaintiff Goldenwest Federal Credit Union and against Defendant Andre Javier Navarro alone on Visa account no. XXXX9350.91 in the following amounts:

Balance due and owing as of November 7, 2025	\$ 3,282.41
Prejudgment interest at the contract rate of 15.24% per annum, November 7, 2025 through September 2, 2026 — 299 days at \$1.37 per day	\$ 409.63
TOTAL JUDGMENT — SECOND CAUSE OF ACTION	\$ 3,692.04

This judgment shall bear post-judgment interest at the contract rate of 15.24% per annum until paid in full. Utah Code § 15-1-4(2)(a).

No judgment is entered against Defendant Logan Szarek on the Second Cause of Action.

3. FINALITY

This Judgment resolves all claims of all parties in this action and is a final, appealable judgment.

_____*END OF JUDGMENT*_____

In accordance with Utah R. Civ. P. 10(e) and Utah State District Courts E-filing Standard No. 4, this Judgment does not bear the handwritten signature of the Court, but instead displays an electronic signature at the top of the first page of this Judgment.

MAILING CERTIFICATE

I hereby certify that on this 2nd day of September, 2026, I caused a true and correct copy of the foregoing **JUDGMENT** to be served by first-class United States mail, postage prepaid, upon the following:

Andre Javier Navarro and Logan Szarek
652 W 800 N Apt 111
Clinton, Utah 84015
Defendants, Pro Se

/s/ Dean A. Stuart