

The Order of the Court is stated below:

Dated: September 25, 2026
04:16:20 PM

/s/ ASHLEY ROBERTSON
District Court Clerk



784989

Brody Valerga (11789)
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Attorney for Plaintiff

In the Second District Court of Utah
Second Judicial District, Davis County
Farmington Department
800 West State St., P.O. Box 769, Farmington, UT 84025

Mountain Land Collections, LLC

Plaintiff,

vs.

Joseph K. Gardner,

Defendant

Default Judgment

Civil Number: 269704797

Judge: Bean

The Defendant Joseph K. Gardner having failed to plead or otherwise defend in this action and a default having been entered, it is hereby ordered that Judgment hereby enters in favor of the Plaintiff and against the Defendant as more particularly set forth below, with all amounts current as of September 23, 2026.

As to Defendant Joseph K. Gardner:

Remaining Amount Assigned (as plead in the Complaint):	\$2,760.00
Interest:	\$1,359.83
Contractual Collection Fee(s):	\$0.00
Court Costs:	\$237.00
Other Costs of Collection	\$0.00
Attorney's Fees:___	\$475.00
Less Payments/Other Credits (since Complaint was filed):	

<\$0.00>

TOTAL: \$4,831.83

The underlying action was brought for the purchase of goods and/or services and/or for breach of contract for the purchase of goods and/or services. Post-judgment interest will continue to accrue at the rate(s) indicated below for each Defendant, based on the relevant portion of Utah Code Ann. 15, also indicated below for each Defendant.

Joseph K. Gardner

Account /Assignor

Interest Rate

Acct #3946565 / Epic Emergency Physicians Integrated Care	13.51%** per Utah Code Ann. 15-1-4(4)
Acct #3427923 / Epic Emergency Physicians Integrated Care	13.51% per Utah Code Ann. 15-1-1 and 15-1-4(4)

**This rate is 10% plus the federal post judgment interest rate in effect as of January 1 of the year in which the judgment is entered, as prescribed by Utah Code Ann. 15-1-4(4).

Additionally, Plaintiff may be entitled to after accruing costs and expenses expended in the collection of said judgment(s) if such after accruing costs are approved by the Court after a showing of considerable additional efforts in collecting the judgment(s) or to the extent such costs and expenses are expressly authorized by statute.

BY ORDER OF THE COURT

-- In accordance with the Utah State District Court's E-filing Standard No. 4, and URCP Rule 10(e), this Judgment displays an electronic signature at the top of the first page.--