

The Order of the Court is stated below:

Dated: October 01, 2026
11:13:29 AM

/s/ AILI CHARLESTON
District Court Clerk



JONATHAN D. HANKS (#13061)
KENDALL C. FARR (#6384)
Primus Law PC
Attorney for Plaintiff
P.O. Box 25727
Salt Lake City UT 84125-0727
(801) 486-2942
jonathan@primus.law
Account No.: 8951771-L6

IN THE SECOND JUDICIAL DISTRICT COURT, STATE OF UTAH IN AND FOR

DAVIS COUNTY, FARMINGTON DEPARTMENT

EXPRESS RECOVERY SERVICES, INC.,
(A Debt Collection Agency),
Plaintiff,

vs.

OLIVIER LOUA
CHELSEA LOUA
Defendant(s).

DEFAULT JUDGMENT

The Honorable: MICHAEL EDWARDS

Case No.: 269705072 DC

The defendant(s) having failed to plead or otherwise defend in this action and default
having been entered.

IT IS HEREBY ORDERED that plaintiff, Express Recovery Services, Inc. be awarded
judgment against said defendants jointly and severally in the amount of:

Principal	\$1107.71
Accrued Interest to date	\$102.91
Court Costs	\$142.00
Attorney's fees	\$475.00
Less Client Adjustments	\$175.07
Total Judgment	\$1652.55

Together with interest at the rate of 13.51% on the total judgment as provided by contract or at the statutory rate in effect on the date the judgment is entered as set forth in 15-1-4 UCA, until paid.

IT IS FURTHER ORDERED that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting said judgment by execution or otherwise upon further order of the court.

*****THE COURT'S SIGNATURE APPEARS AT THE TOP OF THE FIRST PAGE
OF THIS DOCUMENT*****

EXPRESS RECOVERY SERVICES INC. v. OLIVIER LOUA & CHELSEA LOUA
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