**The Order of the Court is stated below:**
**Dated:** October 09, 2026 03:15:23 PM
**/s/** AILI CHARLESTON
District Court Clerk

LIPPMAN RECUPERO, LLC
David W. Lippman, #15382
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**IN THE SECOND JUDICIAL DISTRICT, STATE OF UTAH**
**IN AND FOR DAVIS COUNTY**

| | |
|---|---|
| **MERCHANTS ACCEPTANCE CORP,**<br>Plaintiff,<br>v.<br><br>**KRYSTAL COOK,**<br>Defendant(s). | **DEFAULT JUDGMENT**<br><br>Civil No. **260700822**<br><br>Judge **MICHAEL EDWARDS** |

Defendant(s) has/have failed to plead or otherwise defend in this action and default has been entered.

It is hereby ordered as follows:

1. On Plaintiff's Complaint Plaintiff is awarded a money judgment against Defendant(s) in the principal amount of $2,200.00 plus pre-judgment interest of $506.83. The total pre-judgment interest of $506.83 is composed of $317.77 in interest accrued but not paid under the original contract (prior to charge off) and $189.06 in simple daily interest from the date of charge off until today (04/30/2026 – 09/14/2026) at the contractual rate of 22.98% per annum, plus late/charges of $270.00, plus court costs of $260.00 and attorney fees of $350.00, less payments of $0.00, totaling $3,586.83 and interest continuing to accrue at the contractual rate of

22.98% per annum thereafter pursuant to §15-1-1, UCA until the entry of Judgment plus 22.98% post judgment rate pursuant to §15-1-4(4), UCA.

2. On Plaintiff's Complaint Plaintiff is awarded costs of Court as follows:

Costs: **$215.00 file fee and $45.00 process service fee, totaling $260.00**

Attorney's Fees: **Billing at $116.67 per hour for 3 hours, totaling $350.00**
**Review file and prepare Demand @ 1 hour**
**Review file and prepare S&C @ 1 hour**
**Review file and prepare Judgment @ 1 hour**
Prepared by Becky Kavanaugh and reviewed by David Lippman

with interest thereon at the applicable post judgment rate per annum from the date of Judgment plus after accruing costs.

3. Any Judgment ordered herein may be augmented by approval from the court for amount of reasonable costs and attorney's fees expended in collecting or enforcing the Judgment by execution or otherwise as shall be established by affidavit from Plaintiff's counsel.

SIGNED BY THE COURT
As indicated by the electronic signature and seal atop page 1