STEPHEN S. ALLEN, ESQ.
Utah Bar No. 18835
ALEXANDER S. ADAMS, ESQ.
Utah Bar No. 20028
SHAWN C. COTHREN, ESQ.
Utah Bar No. 20172
ZWICKER & ASSOCIATES, P.C.
A Law Firm Engaged in Debt Collection
9777 MOUNT PYRAMID COURT, SUITE 220
ENGLEWOOD, CO 80112
(877)467-1380
(877)467-2508
ZAUTLITIGATION@ZWICKERPC.COM
Attorneys for Plaintiff

SECOND JUDICIAL DISTRICT COURT, STATE OF UTAH
DAVIS COUNTY – FARMINGTON

CAPITAL ONE, N.A. successor by merger to DISCOVER BANK, Plaintiff, vs. AMBER HOLBROOK, Defendant(s).	**SATISFACTION OF JUDGMENT** Case No. 249704587 Judge DAVID J WILLIAMS

Comes now the Plaintiff in the above-entitled action and declares that the judgment entered in favor of the Plaintiff and against Defendant(s), has been fully paid and satisfied and directs the clerk of the court to enter said satisfaction in the files and records pertaining to said case.

Pursuant to Utah Code Section 78B-18a-106, I declare under criminal penalty under the law of Utah that the foregoing is true and correct.

DATED: 10-19-2026

Shawn Cothren Ut Bar 20172

STEPHEN S. ALLEN, ESQ.
Utah Bar No. 18835
ALEXANDER S. ADAMS, ESQ.
Utah Bar No. 20028
SHAWN C. COTHREN, ESQ.
Utah Bar No. 20172
ZWICKER & ASSOCIATES, P.C.
A Law Firm Engaged in Debt Collection
9777 MOUNT PYRAMID COURT, SUITE 220
ENGLEWOOD, CO 80112
Attorneys for Plaintiff

CERTIFICATE OF SERVICE

I hereby certify that on 10/19/2026, I mailed a true and correct copy of the foregoing document, to Defendant(s) or counsel of record for Defendant(s), as indicated below:

- ☒ **BY MAIL:** by placing the document(s) listed above in sealed envelope(s) with postage thereon fully prepaid, in the United States mail, from Las Vegas, Nevada.
- ☐ **BY CERTIFIED MAIL:** by placing the document(s) listed above in sealed envelope(s) with postage thereon fully prepaid, in the United States mail, return receipt requested, from Las Vegas, Nevada.
- ☐ **BY PERSONAL DELIVERY**: by hand-delivering the document(s) listed above to the individual(s) listed below.
- ☐ **BY EMAIL:** by emailing a PDF of the document(s) listed above to the email address(es) of the individual(s) listed below.
- ☐ **BY OVERNIGHT MAIL:** Federal Express/Airborne Express/Other Overnight Delivery.
- ☐ **BY ELECTRONIC SUBMISSION:** submitted to the above-entitled Court for electronic filing and service upon the Service List for the above-referenced case.

Addressed as follows:

AMBER HOLBROOK
1399 KAYS CREEK DR
LAYTON, UT 84040

Autumn Kay-Nyacui
An employee of Zwicker & Associates, P.C.

263427026656