The Order of the Court is stated below:
Dated: October 22, 2026 11:45:48 AM **/s/** BRONSON SMITH
District Court Clerk

1Gurstel Law Firm, P.C.
Spencer B. Lythgoe (#11921)
Chadd A. Johnson (#16291)
Cassidy Pettit (#20339)
Soundarya Jayaraman (#20630)
Attorney for Plaintiff
6681 Country Club Drive
Golden Valley, MN 55427
866-964-0232
info@gurstel.com
File #: 1995085

IN THE SECOND JUDICIAL DISTRICT COURT OF DAVIS COUNTY
STATE OF UTAH, FARMINGTON DEPARTMENT

Capital One, N.A., successor by merger to Discover Bank Plaintiff, v. Stacy D Garner Defendant	**DEFAULT JUDGMENT** Civil Number. 269705185 Judge: JENNIFER VALENCIA

The Defendant Stacy D Garner has failed to plead or otherwise defend in this action and default has been entered.

IT IS ORDERED that Plaintiff Capital One, N.A., successor by merger to Discover Bank, be awarded judgment against said Defendant Stacy D Garner in the amount of:

Principal.....$6,094.91
Accrued costs.....$280.00
Less Payments/Credits.....$0.00
TOTAL JUDGMENT.....$6,374.91

Plaintiff specifically and expressly disclaims attorneys fees and requests 0% post judgment interest. The judgment may be augmented to include after accruing costs expended in the collection of said judgment subject to court approval.

PLEASE SEE TOP OF PAGE FOR COURT STAMP AND DATE.