The Order of the Court is stated below:
Dated: October 22, 2026 12:53:56 PM **/s/** JOSEPH BEAN
District Court Judge

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

UTAH FIRST FEDERAL CREDIT UNION Plaintiff vs. ETHAN MACKAY Defendant	**DEFAULT JUDGMENT** Civil No. 269705064 Judge: JOSEPH BEAN

Defendant(s) has failed to plead or otherwise defend in this action and default has been entered. IT IS HEREBY ORDERED that Plaintiff be awarded Judgment against Defendant(s), in the following amounts:

PRINCIPAL	$2000.14
COLLECTION FEE	$0.00
INTEREST	$72.60
ATTORNEY FEES Pursuant to Rule 73	$475.00
COURT FILING FEE	$215.00
PROCESS SERVICE COST	$35.00
OTHER COLLECTION COSTS	$11.00
LESS PAYMENTS	$-0.00
TOTAL JUDGMENT	**$2808.74**

with interest on the judgment as provided by Utah Code Annotated 15-1-4 at the rate of 5.51% annum from the date of this judgment until paid. . IT IS FURTHER ORDERED that this judgment may be augmented in the amount of costs and attorney fees by court order.

ISSUED under the seal of the court: Official signature appears at the top of the first page.
REF NO. 325126