The Order of the Court is stated below:
Dated: October 26, 2026 11:10:50 AM **/s/** AUDREY GIVIDEN District Court Clerk

Benjamin D. Vinci, #14110
Attorney for Plaintiff
Vinci Law Office, LLC
2250 S. Oneida St., Ste 303
Denver, CO 80224
303-512-0340
vlo@vincilaw.com

SECOND JUDICIAL DISTRICT, STATE OF UTAH
DAVIS COUNTY - FARMINGTON

AMERICAN EXPRESS NATIONAL BANK Plaintiff v. SENITA L HAVILI Defendant(s)	**DEFAULT JUDGMENT** Civil No.: 269703402 Judge: BLAINE RAWSON

Defendant SENITA L HAVILI has failed to plead or otherwise defend in this action and Default has been entered.

Based upon said default, **IT IS HEREBY ORDERED** that Plaintiff AMERICAN EXPRESS NATIONAL BANK is awarded judgment against Defendant SENITA L HAVILI in the amount of:

Principal:	$10502.83
Accrued Interest:	$0.00 *(accrued to date of judgment pursuant to Utah Code § 15-1-1)*
Court Costs:	$525.00
Attorney Fees:	$0.00

Total Judgment: **$11027.83**

with interest accruing on such **Total Judgment** award at the agreed upon or statutory rate of 0.0000% per annum, as provided by law, from the date of this judgment until paid.

IT IS FURTHER ORDERED that this judgment may be augmented in the amount of reasonable costs attorney's fees expended in collecting said judgment by execution or otherwise, if approved by the Court.

THE SIGNATURE OF THE COURT APPEARS AT THE TOP OF THE FIRST PAGE

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