The Order of the Court is stated below:
Dated: November 02, 2026 11:07:53 AM **/s/** ABBY BELL
District Court Clerk

SCOTT B. ROMNEY #10270
Attorney for Plaintiff
351 W Opportunity Way
Draper, UT 84020
Telephone: (801) 844-2470
Facsimile: (801) 956-1503
RE: #6143765

IN THE SECOND JUDICIAL DISTRICT COURT FOR DAVIS COUNTY

FARMINGTON DEPARTMENT, STATE OF UTAH

PRESTIGE FINANCIAL SERVICES, INC., a Utah corporation, Plaintiff, v. NATHAN CRUZ-BAIRES Defendant(s),	JUDGMENT BY DEFAULT Civil No.269703571 Judge DIREDA

In this action, the above named Defendant(s), having been regularly served with process and having failed to appear and answer the Plaintiff's Complaint filed herein, the legal time for answering having expired, and the default of the said Defendant(s) NATHAN CRUZ-BAIRES, in the premises having been duly entered according to law, now upon the application of said Plaintiff to the above-entitled Court, judgment is hereby entered against said Defendant(s) NATHAN CRUZ-BAIRES, in pursuance of the prayer of said Complaint.

WHEREFORE, by virtue of the law, and by reason of the premises aforesaid, it is

ORDERED, ADJUDGED AND DECREED as follows: Plaintiff, PRESTIGE FINANCIAL SERVICES, INC., is awarded Judgment against Defendant, NATHAN CRUZ-BAIRES, as follows:

$9,568.15	Principal
$2,379.28	Interest
$480.00	Late Fees
$240.00	Returned Check Fees
$1,406.15	Repossession Fees
$455.00	Accrued Costs to Date of Judgment
$(0.00)	Less payment since filing
$14,528.58	TOTAL JUDGMENT

with interest on the principal from 06/01/2026 and interest continuing on the contract rate of 18.49% per annum as provided by law until paid. Subject to Court approval, Plaintiff may also seek after-accruing costs upon a showing of considerable additional efforts expended in collecting the judgment.

JUDGMENT RENDERED

----------SIGNATURE AT TOP OF FIRST PAGE----------