

The Order of the Court is stated below:

Dated: April 21, 2026
11:17:29 AM

/s/ STACY CLARK
District Court Clerk



DEAN A. STUART (7640)
BRUCE L. RICHARDS & ASSOCIATES
455 East 500 South #401
Salt Lake City, UT 84111
(801) 972-0307
Attorney for Plaintiff
dean@brucerichards.law

**DISTRICT COURT OF THE STATE OF UTAH
SECOND JUDICIAL DISTRICT
MORGAN COUNTY**

GOLDENWEST FEDERAL CREDIT
UNION,

Plaintiff

vs.

TIMOTHY JOSHUA ZACK,

Defendant.

DEFAULT JUDGMENT

Case Number: 260500034

Judge: Ronald Russell

IN THIS ACTION, Defendant, having been regularly served with process and having failed to appear and answer the Plaintiff's Verified Complaint filed herein, the legal time for answering having been expired, and the default of said Defendant 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 pursuant to the prayer of said Verified Complaint.

IT IS HEREBY ORDERED, ADJUDGED AND DECREED AS FOLLOWS:

JUDGMENT is hereby entered in favor of the Plaintiff against the Defendant as follows:

Principal	\$4,589.71
Court Costs	200.00
Process Service fee	47.25
Attorney's fees	<u>350.00</u>
Total Judgment:	\$5,186.96

This Judgment is subject to interest at the contract rate of 9.75% per annum from November 5, 2019 until the date paid. This Judgment may be augmented to include after accruing costs expended in the collection of said Judgment subject to court approval.

_____END OF ORDER_____

In accordance with Utah R. Civ. P. 10(e) and Utah State District Courts E-filing Standard No. 4, this Order does not bear the handwritten signature of the Court, but instead displays an electronic signature at the top of the first page of this Order.