

**The Order of the Court is stated below:**

**Dated:** April 13, 2026  
01:27:51 PM

/s/ TODD M SHAUGHNESSY  
District Court Judge



Scott B. Romney #10270  
GRADY MCNETT #11346  
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RE: #4635018

IN THE THIRD JUDICIAL DISTRICT COURT FOR SALT LAKE COUNTY  
SALT LAKE DEPARTMENT, STATE OF UTAH

PRESTIGE FINANCIAL SERVICES, INC.,  
a Utah corporation,  
  
Plaintiff,  
  
v.  
  
RAYMOND GARCIA  
ARLENE GARCIA  
  
Defendant(s),

JUDGMENT BY DEFAULT

Civil No.259925235

Judge SHAUGHNESSY

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) RAYMOND GARCIA, ARLENE GARCIA 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) RAYMOND GARCIA, ARLENE GARCIA 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, RAYMOND GARCIA, ARLENE GARCIA as follows:

\$21,214.75	Principal
\$18,180.37	Interest
\$120.00	Late Fees
\$0.00	Returned Check Fees
\$452.20	Accrued Costs to Date of Judgment
\$(0.00)	Less payment since filing
\$39,967.32	TOTAL JUDGMENT

with interest on the principal from 09/23/2025 and interest continuing on the contract rate of 22.49% 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

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