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

MULLIGAN FUNDING, LLC,

Plaintiff,

vs.

CREATIVE INTERIORS & EXTERIORS
OF NM LLC d/b/a NEW MEXICO
CUSTOM BUILDERS, et al.,

Defendants.

JUDGMENT

Civil No. 260902060

Judge Robert Faust

This matter came before the Court on the parties' Stipulation for Entry of Judgment. The Court having reviewed the Stipulation for Entry of Judgment and all pleadings and memoranda on file in the above-captioned action, and being fully advised in the premises, and for good cause showing, hereby orders, adjudges, and decrees as follows:

1. Defendants Creative Interiors & Exteriors of NM LLC d/b/a New Mexico Custom Builders and Jorge Hernandez-Granciano (collectively, "Defendants") acknowledge their indebtedness to Plaintiff Mulligan

Funding, LLC ("Mulligan") in the amount of ONE HUNDRED SIXTY-THREE THOUSAND THREE HUNDRED EIGHTY-FOUR DOLLARS AND 10/100 (\$163,384.10) (the "Judgment Amount").

2. As set forth in the Settlement Agreement, Defendants shall pay to Mulligan the entire Judgment Amount as set forth below:

- a. Starting on April 17, 2026, Borrower and Guarantor will make weekly payments of \$995 for six months;
- b. Starting on October 23, 2026, Borrower and Guarantor will make weekly payments of \$1,100 for six months; and
- c. Starting on April 23, 2027, Borrower and Guarantor will make with a payment of \$1,400 until the Judgment Amount has been paid in full.

3. All payment made pursuant to sections 2(a) and 2(b), or otherwise pursuant to the Settlement Agreement, shall be made to the following account, or any other account later designated in writing by Mulligan and sent to Defendants (email and regular U.S. mail shall constitute a writing):

Bank Name: CIBC Bank USA
Bank Address: 120 S La Salle St, Chicago, IL, 60603
ABA/Routing #: 0710-0648-6
Account ("A/C"): 2517396
Swift Code: PVTBUS44
Favor of ("F/O"): Mulligan Senior, LLC Servicing Account
Reference: **Creative Interiors & Exteriors of NM LLC**

4. Defendants are jointly and severally liable to Plaintiff for the entire Judgment Amount.

5. If any of the payments required in section 2 above are not made in full when due, Mulligan may file with this Court a Notice of Non-Payment of Judgment indicating which payments Defendants made and which they failed to make in whole or in part. If Defendants fail to contest the amounts set forth in the Notice of Non-Payment of Judgment within fourteen (14) days of it being filed, then this Judgment shall be amended to provide that Plaintiff may execute on the amount of the unpaid Judgment set forth in the Notice of Non-Payment of Judgment. If Defendants dispute the factual contention made in the Notice of Non-Payment of Judgment, then within fourteen (14) days Defendants shall submit evidence of the payments they claim to have made which were not accounted for by Mulligan in the Notice of Non-Payment of Judgment. If Defendants proffer any such evidence, then Mulligan shall have fourteen (14) business days to dispute Defendants' evidence or Defendants' evidence will be deemed admitted for purposes of ascertaining the amount of the unpaid Judgment. If there is a dispute over the evidence, then an evidentiary hearing will be scheduled and held.

6. The failure by Defendants to pay any of the installment payments when due shall also entitle Mulligan to its reasonable attorney's fees incurred as a result thereof. Mulligan may establish the amount of its reasonable attorney's fees by filing an affidavit or declaration of its counsel attesting to same. The amount of Mulligan's reasonable attorney's fees shall be added to the amended Judgment.

7. Any unpaid portion of the Judgment Amount which is not timely paid shall bear interest from the date of the last payment received at the rate of 40.5% per annum, which shall be added to the amended Judgment.

8. The Judgment Amount as amended plus any accrued interest and attorney's fees (the "Amended Judgment Amount") shall accrue interest at the rate of 40.5% per annum until satisfied.

9. The Court shall retain jurisdiction over this matter until satisfaction of a judgment is filed by Plaintiff.

10. This Judgment is a final judgment as contemplated by Utah Rule of Civil Procedure 54(b), and that there is no just reason for delay for entering the same

— END OF DOCUMENT —

— In accordance with the Utah State District Courts E-filing Standard No. 4, and URCP Rule 10(e), this Order does not bear the handwritten signature of the Judge, but instead displays an electronic signature at the upper right-hand corner of the first page of this Order. —

APPROVED AS TO FORM:

BABCOCK SCOTT & BABCOCK, P.C.

/s/ Jeffrey R. Handy
Jeffrey R. Handy
Attorneys for Plaintiff

ASPEN LEGAL SERVICES

/s/ Thomas Mackay
Thomas Mackay
Attorneys for Defendants
(Signed with permission of counsel given via email)

CERTIFICATE OF SERVICE

I hereby certify that on April 16, 2026, a true and correct copy of the foregoing document was filed with the court, which gave notice to the following:

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Thomas Mackay
Peter Richins
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