

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

**Dated:** April 20, 2026  
04:10:22 PM

/s/ JAMES GARDNER  
District Court Judge



Titan Legal  
Kirk A. Cullimore #3640  
David R. Todd #13884  
Nicholas P. Lloyd #17492  
12339 S. 800 E. Suite 100, Draper, UT 84020  
Tele: (801) 571-6611  
litigation@titanlegal.com  
*Attorneys for Plaintiff*

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

THE OPAL	<b>DEFAULT JUDGMENT</b>
Plaintiff	
vs.	
NICOLAS OLVERA RAMIREZ	Civil No. 250910006
KAREN MACIAS	Judge: JAMES GARDNER
Defendants	

Defendant(s) has failed to plead or otherwise defend in this action and default has been entered.  
IT IS HEREBY ORDERED that Plaintiff be awarded Judgment against Defendant(s), in the following amounts:

PRINCIPAL	\$8327.66
COLLECTION FEE	\$3331.06
INTEREST	\$657.60
ATTORNEY FEES Pursuant to Rule 73	\$350.00
COURT FILING FEE	\$200.00
PROCESS SERVICE COST	\$45.00
OTHER COLLECTION COSTS	\$44.00
LESS PAYMENTS	\$-0.00
<b>TOTAL JUDGMENT</b>	<b>\$12955.32</b>

with interest on the judgment as provided by by contract at the rate of 24%annum from the date of this judgment until paid. . IT IS FURTHER ORDERED that this judgment may beaugmented in the amount of costs and attorney fees by court order.

ISSUED under the seal of the court: Official signature appears at the top of the first page.  
**REF NO. 315108**