



LIPPMAN RECUPERO, LLC
David W. Lippman, #15382
1325 N. Wilmot Rd, 3rd Floor
Tucson, AZ 85712
Attorneys for Plaintiff
rskavanaugh@merchantsacceptance.com
866-883-2392 – option 3

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

**MERCHANTS ACCEPTANCE
CORP,**

Plaintiff,

v.

DEFAULT JUDGMENT

Civil No. **260901032**

Judge **HEATHER BRERETON**

**ANTONIO ZUTA,
EMILY ZUTA,**
Defendant(s).

Defendant(s) has/have failed to plead or otherwise defend in this action and default has been entered.

It is hereby ordered as follows:

1. On Plaintiff's Complaint Plaintiff is awarded a money judgment against Defendant(s) in the principal amount of \$2,235.81 plus pre-judgment interest of \$273.49. The total pre-judgment interest of \$273.49 is composed of \$169.79 in interest accrued but not paid under the original contract (prior to charge off) and \$103.70 in simple daily interest from the date of charge off until today (11/27/2025 – 03/30/2026) at the contractual rate of 13.99% per annum, plus late/charges of \$230.00, plus court costs of \$290.00 and attorney fees of \$350.00, less payments of \$0.00, totaling \$3,379.30 and interest continuing to accrue at the contractual rate of

13.99% per annum thereafter pursuant to §15-1-1, UCA until the entry of Judgment plus
13.99% post judgment rate pursuant to §15-1-4(4), UCA.

2. On Plaintiff's Complaint Plaintiff is awarded costs of Court as follows:

Costs: **\$200.00 file fee and \$90.00 process service fee, totaling
\$290.00**

Attorney's Fees: **Billing at \$116.67 per hour for 3 hours, totaling \$350.00**

Review file and prepare Demand @ 1 hour

Review file and prepare S&C @ 1 hour

Review file and prepare Judgment @ 1 hour

Prepared by Becky Kavanaugh and reviewed by David Lippman

with interest thereon at the applicable post judgment rate per annum from the date of Judgment
plus after accruing costs.

3. Any Judgment ordered herein may be augmented by approval from the court for
amount of reasonable costs and attorney's fees expended in collecting or enforcing the Judgment
by execution or otherwise as shall be established by affidavit from Plaintiff's counsel.

SIGNED BY THE COURT

As indicated by the electronic signature and seal atop page 1