

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

**Dated:** April 21, 2026  
06:26:49 PM

/s/ RICHARD DAYNES  
District Court Judge



1Gurstel Law Firm, P.C.  
Spencer B. Lythgoe (#11921)  
Chadd A. Johnson (#16291)  
Attorney for Plaintiff  
2875 Decker Lake Dr., Suite 240  
West Valley City, Utah 84119  
888-274-0105  
info@gurstel.com  
File #: 1869439

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

Bank of America, N.A.  
Plaintiff,  
v.  
Kathryn Francis  
Defendant

**JUDGMENT**

Civil Number. 259923761  
Judge: RICHARD DAYNES

The party's stipulation has been filed with the court along with Plaintiff's Declaration of Non-Compliance. The Court, having read the file herein, including all relevant court documents contained in the court file, and good cause appearing thereof, HEREBY ORDERS, ADJUDGES AND DECREES THAT Plaintiff is granted judgment against Defendant as follows:

Principal:.....\$10,399.45  
Accrued costs:.....\$440.00  
Less payment(s) received:.....\$1,448.00  
TOTAL JUDGMENT:.....\$9,391.45

Without post judgment interest. This judgment may be augmented in the amount of reasonable costs expended in collecting said judgment subject to court approval.

**Please see top of page for Court Stamp and date.**