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IN THE THIRD JUDICIAL DISTRICT COURT IN AND FOR SALT LAKE COUNTY

SALT LAKE DEPARTMENT, STATE OF UTAH

AMERICA FIRST FEDERAL CREDIT UNION, Plaintiff, v. ANDREW PJETER, Defendant.	DEFAULT JUDGMENT Civil No. 250907663 Judge Teresa Welch
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IN THIS ACTION, Defendant Andrew Pjeter (the "Defendant"), having been served with process and having failed to appear and answer Plaintiff America First Federal Credit Union's Amended Complaint on file herein, the legal time for answering having expired, and the default of the Defendant having been duly entered according to law, now upon application of Plaintiff to the Court, JUDGMENT IS HEREBY ENTERED as follows:

1. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under Note I, as such term is defined in the Amended

Complaint, which is \$34,490.90, plus interest at the contract rate of 7.49% from August 19, 2025, until paid in full;

2. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under Note II, as such term is defined in the Amended Complaint, which is \$77,970.66, plus interest at the contract rate of 6.74% from November 4, 2025, until paid in full;

3. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under Note III, as such term is defined in the Amended Complaint, which is \$25,689.76, plus interest at the contract rate of 13.99% from August 19, 2025, until paid in full;

4. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney's fees of \$4,572.50 and costs of \$447.96;

5. The total judgment awarded to the Plaintiff against the Defendant, excluding prejudgment and post-judgment interest is \$143,171.78; and

6. It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise, as allowed by statute or rule and approved by the Court.

APPROVAL BY THE COURT:

The Third Judicial District Judge's signatory stamp will appear at the top of the first page of this document approving this Order.