

The Order of the Court is stated below:

Dated: April 30, 2026
02:04:30 PM

/s/ **CHELSEA KOCH**
District Court Judge



1Gurstel Law Firm, P.C.
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File #: 1699591

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

Navy Federal Credit Union
Plaintiff,
v.
John Michael Olleta
Defendant

JUDGMENT

Civil Number. 259913703
Judge: **CHELSEA KOCH**

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:.....\$11,380.11
Interest:.....\$.00
Accrued costs:.....\$505.00
Less payment(s) received:.....\$1,380.00
TOTAL JUDGMENT:.....\$10,505.11

plus interest on the total judgment at the rate of 5.51% per annum as provided by law from the date this judgment is entered by the court, until paid. 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.

CERTIFICATE OF SERVICE

I hereby certify that I served a true and correct copy of the foregoing document on
April 28, 2026, addressed as follows:

JOHN MICHAEL OLLETA
1040 E Washington Ave Apt 7
El Cajon CA 92020

/s/ **Spencer Lythgoe**
Spencer Lythgoe
Attorney for Plaintiff