



DAVID M. McGRATH (USB #6276)  
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Attorney for Plaintiff

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

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ZIONS BANCORPORATION, N.A. dba  
ZIONS FIRST NATIONAL BANK,  
Plaintiff,

vs.

JON V. HARPER,  
Defendant.

**JUDGMENT**

Civil No. 250909760

Judge James Gardner

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The motion of Plaintiff Zions Bancorporation, N.A. dba Zions First National Bank for summary judgment against Defendant Jon V. Harper in the above-captioned matter came before the Court for decision pursuant to a Request to Submit for Decision filed herein. After consideration of the pleadings and affidavits submitted thereon, the Court has granted Plaintiff's motion. Based thereon, it is hereby ORDERED, ADJUDGED, AND DECREED that judgment is granted in favor of Plaintiff and against Defendant Jon V. Harper as follows:

(i) for the principal amount of \$108,040.80, plus accrued interest in the amount of \$6,252.36 through March 5, 2026, plus accruing interest on the principal amount at the rate of Zions' prime rate plus 2.00% per annum, both before and after judgment, from March 6, 2026 until paid in full, plus late fees in the amount of \$300.00.

(ii) For Plaintiff's collection costs in the amount of \$420.00, together with attorney's fees claimed under Rule 73(f) of the Utah Rules of Civil Procedure in the amount of \$350.00.

The total judgment amount in this action is \$115,363.16.

IT IS FURTHER ORDERED that the judgment entered as described above may be augmented (i) in the amount of reasonable costs incurred by Plaintiff in collecting said judgment, and (ii) in the amount of attorney's fees as allowed by Rule 73, Utah Rules of Civil Procedure.

----- END OF ORDER – SIGNATURE APPEARS AT TOP OF FIRST PAGE -----

**NOTICE TO SUBMIT**

TO: Teryn Bird, Attorney for Defendant Jon V. Harper

You will please take notice that the undersigned attorney for Plaintiff will submit the above and foregoing **JUDGMENT** to the judge of the above-entitled Court for signature, upon the expiration of seven (7) days from the date this Notice is mailed to you and after allowing seven (7) days for mailing, unless written objection is filed prior to that time pursuant to Rule 7(j)(4), Utah Rules of Civil Procedure. Please govern yourself accordingly.

DATED this 6<sup>th</sup> day of April, 2026.

/s/ David M. McGrath\_\_\_\_\_

DAVID M. McGRATH  
Attorney for Plaintiff

**CERTIFICATE OF SERVICE**

I hereby certify that on the 7<sup>th</sup> day of April, 2026, I caused a true and correct copy of the foregoing proposed **JUDGMENT** to be served as follows:

**Person's Name and Address**

Teryn Bird, Esq.  
Bird & Associates, LLC  
P.O. Box 712324  
Cottonwood Heights, UT 84171

**Method of Service**

Court e-filing system

/s/ RaNae Sutton\_\_\_\_\_