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*Attorney for Firmco Financial, Inc.*

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

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FIRMCO FINANCIAL, INC., a Utah  
Corporation,

Plaintiff,

vs.

MICKI CARDENAS TOVAR, an individual  
and INNOVATIVE SOLUTIONS AND  
MANUFACTURING, LLC, a Utah limited  
liability company doing business as ISM  
EXPRESS,

Defendants.

**JUDGMENT**

Civil No. 259909399

Judge Robert Faust

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Pursuant to Rule 56 of the Utah Rules of Civil Procedure, the Court hereby enters  
judgment in favor of Plaintiff Firmco Financial, Inc., in the amount of \$33,314.50, plus interest,  
against Defendants based on the following:

1. Damages in the amount of \$27,581.00 in principal, late fees, and interest as of  
April 23, 2026 based on a Declaration of Sharan Stults from Fimco Financial, Inc.;
2. Post judgment interest at a rate of 5.51% per annum until paid in full;

3. Reasonable attorney fees in the amount of \$5,037.50 pursuant to a Declaration of Attorney's Fees and Costs filed by counsel for Plaintiff already on file with the court;

4. Court costs in the amount of \$696.00 pursuant to a Declaration of Attorney's Fees and Costs filed by counsel for Plaintiff already on file with the court;

5. For a total judgment, including damages, attorney's fees and court costs of \$33,314.50; and

6. Pursuant to the terms of the contract, Defendants are jointly and severally responsible for the liability to Plaintiff.

And it is further ordered that this judgment may be augmented in accordance with Rule 73, Utah Rules of Civil Procedure.

**THIS JUDGMENT IS EFFECTIVE WHEN ELECTRONICALLY SIGNED BY THE COURT WITH HIS SEAL AT THE TOP OF PAGE 1.**

**CERTIFICATE OF SERVICE**

I certify that on the 23<sup>rd</sup> day of April, 2026, I caused a true and correct copy of the foregoing **JUDGMENT** to be mailed through United States mail, postage prepaid, to the following:

MICKI CARDENAS TOVAR 2083 California Avenue Provo, UT 84606
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<i>Defendant</i>
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INNOVATIVE SOLUTIONS AND MANUFACTURING, LLC doing business as ISM EXPRESS c/o Jose Estrada Leon, Registered Agent 9893 South Dream Circle South Jordan, UT 84095
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<i>Defendant</i>
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/s/Richard N. Barnes