



Jordan Allen (19431)  
Sean Morrissey (13083)  
Johnson Mark LLC  
*Attorneys for Plaintiff*  
P.O. Box 7811 Sandy, UT 84091  
Tel 844-671-7071  
utahattorneys@jmlaw.com

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

|   |  |
|---|--|
| Midland Credit Management, Inc.,<br>Plaintiff,<br>vs.<br><br>CHAD WATERS<br>Defendant | <b>JUDGMENT</b><br><br>Case No. 269901683<br>Judge RICHARD PEHRSON |
|---|--|

The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

|                                   |                   |
|-----------------------------------|-------------------|
| Plaintiff's Account Balance       | \$6,922.69        |
| Interest                          | \$0.00            |
| Attorney's fees                   | \$0.00            |
| Accrued costs to date of Judgment | \$265.00          |
| Collection Costs                  | \$0.00            |
| LESS amounts paid by Defendant    | \$546.00          |
| <b>Total Judgment</b>             | <b>\$6,641.69</b> |

The post-judgment interest rate will accrue at 5.51%. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

\*\*\*\*\* SIGNATURE AND DATE AT THE TOP \*\*\*\*\*

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on April 30, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

GUARDIAN GROUP  
Of Counsel to Guardian Litigation Group  
P.O. BOX 712324  
Cottonwood Heights UT 84171

MANUELAL@CORDOBALEGAL.COM

/s/ Terri Ongley\_\_\_\_\_