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

PORTFOLIO RECOVERY ASSOCIATES,  
LLC,

Plaintiff,

vs.

KRISTI GARDNER,  
Defendant

**SATISFACTION OF JUDGMENT**

Case No.229913444

Judge: Kent Holmberg

The undersigned, for and on behalf of the above named Plaintiff, hereby certifies that the  
Judgment against Defendant has been satisfied.

*I certify under criminal penalty of the State of Utah that the foregoing is true and correct.  
Utah Code § 78B-18a-106.*

DATED: May 04, 2026

/s/Jordan Allen

Jordan Allen

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on May 04, 2026, I sent a true and correct copy of the foregoing Satisfaction of Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

KRISTI GARDNER  
953 N SIR MICHAEL DR  
SALT LAKE CTY UT 84116-4616

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