



Richard C. Terry, USB No. 3216  
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Attorneys for Plaintiff

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

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CYPRUS CREDIT UNION,  
Plaintiff,

v.

LONY RICHARD CUNNINGHAM,  
Defendant.

**JUDGMENT RENEWAL**

Civil No. 090920589

Judge Robert Faust

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Plaintiff's Motion for Renewal of Judgment as to Lony Richard Cunningham was filed with the Court on April 13, 2026. Plaintiff's motion included the supporting Declaration of Richard C. Terry. Having considered the fully-briefed motion, the Court hereby finds that the facts in the supporting affidavit are accurate and that notice has been properly given.

NOW THEREFORE, IT IS HEREBY ORDERED, ADJUDGED AND DECREED,  
as follows:

1. Plaintiff's judgment as to Defendant Lony Richard Cunningham dated May 10, 2018, is renewed for an additional eight years from the entry of this order or from the scheduled expiration date of the original order, whichever occurs first.

2. The amount now due and owing is as follows:

\$5,528.29	Judgment dated 05/10/2018 on First and Second Causes of Action,
1,936.40	Accrued interest on principal of \$3,948.72 from 04/12/1018 to 04/09/2026, at 4.99% per annum,
30,088.46	Judgment dated 05/10/2018 on Third and Fourth Causes of Action,
26,363.10	Accrued interest on principal of \$14,879.84 from 04/12/2018 to 04/09/2026, at 12.75% per annum,
620.00	Attorney fees to April 8, 2010,
448.00	Costs to April 8, 2010,
310.00	Post-judgment attorney fees from April 9, 2010, to April 12, 2018,
16.00	Post-judgment costs from April 9, 2010, to April 12, 2018,
767.50	Attorney fees from April 13, 2018, to April 9, 2026, and
<u>385.50</u>	Costs from April 13, 2018, to April 9, 2026,

\$66,463.25 TOTAL JUDGMENT,

with interest accruing on the Total Judgment from April 9, 2026, at the respective contract rate until paid in full.

3. The judgment creditor is Cyprus Credit Union. The judgment debtor is Lony Richard Cunningham. There are no assignors or assignees as this judgment has not been assigned.

4. A certified copy of the Default Judgment was recorded on May 10, 2018, with the Salt Lake County Recorder's Office as Entry No. 12773872, Book 10675, Page 3244-3248, creating a lien on the Defendant's real property in favor of Plaintiff.

IT IS FURTHER ORDERED that this renewed judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting this renewed judgment. Said augmented renewed judgment shall be awarded based upon affidavit of Plaintiff's counsel and without further motion or notice to Defendant Lony Richard Cunningham.

**\*\*\*EXECUTED AND ENTERED BY THE COURT AS INDICATED BY THE DATE AND SEAL AT THE TOP OF THE FIRST PAGE\*\*\***

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing Judgment Renewal was emailed, to the following at the address indicated on the 10th day of April, 2026.

Lony Richard Cunningham  
9 La Villita Circle, NE  
Albuquerque, NM 87112

/s/ Richard C. Terry