

The Order of the Court is stated below:

Dated: May 18, 2026  
07:45:35 AM

/s/ L DOUGLAS HOGAN  
District Court Judge



Jordan Allen (19431)  
Sean Morrissey (13083)  
Johnson Mark LLC  
*Attorneys for Plaintiff*  
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**THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH  
TOOELE COUNTY, TOOELE DEPARTMENT**

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| PORTFOLIO RECOVERY ASSOCIATES,<br>LLC,<br><br>Plaintiff,<br><br>vs.<br><br>JOSEPH SPENCER<br><br>Defendant | <b>JUDGMENT</b><br><br>Case No. 260300213<br>Judge L DOUGLAS HOGAN |
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The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

|                                   |            |
|-----------------------------------|------------|
| Plaintiff's Account Balance       | \$1,006.85 |
| Interest                          | \$0.00     |
| Attorney's fees                   | \$0.00     |
| Accrued costs to date of Judgment | \$155.00   |
| Collection Costs                  | \$0.00     |
| LESS amounts paid by Defendant    | \$0.00     |
| Total Judgment                    | \$1,161.85 |

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 May 8, 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:

|  |  |
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| JOSEPH SPENCER<br>357 PLAZA CIR<br>GRANTSVILLE UT 84029-9753 |  |
|--|--|

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