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IN THE THIRD JUDICIAL DISTRICT COURT IN AND FOR SALT LAKE COUNTY

SALT LAKE DEPARTMENT, STATE OF UTAH

AMERICA FIRST FEDERAL CREDIT UNION, Plaintiff, v. KEVIN HERNAN GUANUNA and ENVISION AUTO SALES, LLC, Defendants.	DEFAULT JUDGMENT Civil No. 250909526 Judge Matthew Bates
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IN THIS ACTION, Defendants Kevin Hernan Guanuna (“Guanuna”) and Envision Auto Sales, LLC (“Envision”) (collectively the “Defendants”), having been served with process and having failed to appear and answer Plaintiff America First Federal Credit Union’s Complaint on file herein, the legal time for answering having expired, and the default of the Defendants having been duly entered according to law, now upon application of Plaintiff to the Court, JUDGMENT IS HEREBY ENTERED as follows:

1. Judgment is hereby entered in favor of the Plaintiff and against Guanuna for the amount due and owing under the Note, as such term is defined in the Complaint, which is \$81,142.38, plus interest at the contract rate of 15.49% from October 2, 2025, until paid in full;

2. Judgment is hereby entered in favor of the Plaintiff and against Envision for the remaining amount of the Check, as such term is defined in the Complaint, which is \$66,912.88, plus interest at the statutory rate of 10% from October 2, 2024, until paid in full;

3. A Writ of Replevin and Writ of Assistance shall issue forthwith allowing Plaintiff to recover immediate possession of the 2023 Chevrolet Camaro, vehicle identification number 1G1FK1R61P0109894, identified in the Complaint, wherever it may be located;

4. Judgment is hereby entered in favor of the Plaintiff and against Guanuna for the amount due and owing to Plaintiff under the LOC, as such term is defined in the Complaint, which is \$443.80, plus interest at the contract rate of 18% from October 2, 2025, until paid in full:

5. Judgment is hereby entered in favor of the Plaintiff and against the Defendants, jointly and severally, for attorney fees of \$1,948.50 and costs of \$503.00;

6. The total judgment awarded to the Plaintiff against Guanuna, excluding prejudgment and post-judgment interest is \$84,037.68;

7. The total judgment awarded to the Plaintiff against Envision, excluding prejudgment and post-judgment interest is \$69,364.38; and

8. It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise, as allowed by statute or rule and approved by the Court.

APPROVAL BY THE COURT:

The Third Judicial District Judge's signatory stamp will appear at the top of the first page of this document approving this Order.