



1 Darwin H. Bingham (#7810)
Mark S. Middlemas (#9252)
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attorneys for Utah First Federal Credit Union
15 West South Temple, Suite 600
Salt Lake City, Utah 84101
Telephone: (801) 531-7870
Facsimile: (801) 326-4669
E-mail: dbingham@scalleyreading.net
E-mail: markmiddlemas@scalleyreading.net

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

UTAH FIRST FEDERAL CREDIT UNION, Plaintiff, v. STEVEN R. WELCH, Defendant.	DEFAULT JUDGMENT Civil No. 260900831 Judge Matthew Bates
--	--

IN THIS ACTION, Defendant Steven R. Welch (the “Defendant”), having been served with process and having failed to appear and answer Plaintiff Utah First Federal Credit Union’s Complaint on file herein, the legal time for answering having expired, and the default of the Defendant 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 the Defendant for the amount due and owing to Plaintiff under Note I, as such term is defined in the Complaint,

which is \$20,742.80, plus interest at the default contract rate of 18% per year from December 9, 2025, until paid in full;

2. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under Note II, as such term is defined in the Complaint, which is \$13,350.05, plus interest at the default contract rate of 18% per year from December 9, 2025, until paid in full;

3. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney's fees of \$1,498.00 and costs of \$447.10;

4. This total judgment awarded to the Plaintiff, excluding prejudgment and post-judgment interest is \$36,037.95;

5. A Writ of Replevin and Writ of Assistance shall issue forthwith allowing Plaintiff to recover immediate possession of the 2010 Dodge Ram 3500, vehicle identification number 3D73Y3HL9AG173069 (the "Dodge"); and the 2012 Ford F-250, vehicle identification number 1FT7W2BT0CEA87499 (the "Ford") identified in the Complaint, wherever they may be located;

6. Once the Dodge and the Ford have been recovered and sold, Plaintiff shall apply the net sales proceeds the amount under this judgment to reduce the amount by the Defendant; and

7. 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.