

**The Order of the Court is stated below:**

**Dated:** May 18, 2026  
01:57:04 PM

/s/ **BRENDA L. KLEINLEIN**  
District Court Clerk



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**THIRD DISTRICT COURT IN AND FOR  
SALT LAKE COUNTY - SALT LAKE DEPARTMENT, STATE OF UTAH**

**JEFFERSON CAPITAL SYSTEMS, LLC,**  
Plaintiff,

v.

**KELLY GARDNER,**  
Defendant.

**DEFAULT JUDGMENT**

Case No.: 269909847  
Judge: Matthew Bates

The Defendant(s) KELLY GARDNER, having failed to plead or otherwise defend in this action and default having been entered, it is hereby ordered that Plaintiff be awarded judgment.

As against said Defendant(s) KELLY GARDNER:

Principal, as of November 12, 2024:	\$1,609.41
Costs:	\$ 145.00
Payments:	\$ 0.00
<b>Total:</b>	<b>\$1754.41</b>

With post judgment interest accruing on such Total Judgment at the statutory rate of 5.51%, which is in accordance with Utah Code Ann. 15-1-4. Additionally, plaintiff may be entitled to after accruing costs and expenses expended in the collection of said Judgment as allowed by law or if such after accruing costs are approved by the Court, after a showing of considerable additional efforts in collecting the Judgment

*The signature of the Court appears at the top right of the page.*