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

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|---------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------|
| ARIVO ACCEPTANCE, LLC,<br><br>Plaintiff,<br><br>v.<br><br>NEFI SALDANA DE LA TORRE aka<br>NEFI SALDANA,<br><br>Defendant. |  | <b>DEFAULT JUDGMENT</b><br><br>Civil No. 260901540<br><br>Judge: Laura Scott<br><br>(Tier 1 Discovery) |
|---------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------|

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NEFI SALDANA DE LA TORRE aka NEFI SALDANA  
2357 West 800 North  
Provo, Utah 84601

In this action, Defendant, NEFI SALDANA DE LA TORRE aka NEFI SALDANA, has been regularly served with process, and has failed to appear and answer Plaintiff's Complaint filed herein. The legal time for answering has expired and the default of the Defendant has been duly entered according to law. Upon the application of Plaintiff to the

above-entitled Court, judgment is hereby entered against Defendant, NEFI SALDANA DE LA TORRE aka NEFI SALDANA, pursuant to Plaintiff's Complaint.

WHEREFORE, by virtue of the law, and by reason of the aforesaid,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED that Plaintiff be awarded judgment against Defendant, NEFI SALDANA DE LA TORRE aka NEFI SALDANA, as follows:

|              |                                                                  |
|--------------|------------------------------------------------------------------|
| \$ 26,959.07 | Principal,                                                       |
| \$ 1,205.26  | Accrued interest from February 12, 2026 to May 5, 2026 at 19.90% |
| \$ 455.00    | Accrued costs to March 5, 2026, and                              |
| \$ 1,585.00  | Attorney's fees to March 5, 2026,                                |

\$ 30,204.33 TOTAL JUDGMENT,

with interest accruing on the Total Judgment from May 5, 2026, at the rate of 19.90% until paid in full.

~~Furthermore, the Utah Division of Motor Vehicles is HEREBY ORDERED to disclose all motor vehicle records pertaining to Defendant, or information pertaining to Defendant in connection with a motor vehicle record, for the purpose of assisting Plaintiff in executing, enforcing, or collecting this Judgment.~~

IT IS FURTHER ORDERED that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting this judgment. Said augmented judgment may be awarded based upon affidavit of Plaintiff's counsel ~~and without further motion or notice to Defendant~~ subject to court approval or by court order.

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