

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

**Dated:** June 10, 2026  
11:02:59 AM

/s/ JENNIFER WILLIAMS  
District Court Clerk



STEPHEN S. ALLEN, ESQ.  
Utah Bar No. 18835  
PRESTON J. PFLAUM, ESQ.  
Utah Bar No. 19988  
ALEXANDER S. ADAMS, ESQ.  
Utah Bar No. 20028  
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**THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH  
SALT LAKE COUNTY – SALT LAKE**

|                                                                                                               |                                                                               |
|---------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| AMERICAN EXPRESS NATIONAL BANK,<br><br>Plaintiff,<br><br>vs.<br><br>STEPHEN INSELSBERGER,<br><br>Defendant(s) | <b>DEFAULT JUDGMENT</b><br><br>Case No. 269909393<br><br>Judge VERNICE TREASE |
|---------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|

Defendant(s) STEPHEN INSELSBERGER having failed to appear and answer Plaintiff's Complaint, and the time allowed by law for answering having expired, the default of said Defendant(s) is hereby entered accordingly to law.

IT IS SO ORDERED that Plaintiff, AMERICAN EXPRESS NATIONAL BANK, be awarded judgment against said Defendant(s) in the amount of:

|                    |                   |
|--------------------|-------------------|
| Principal:         | \$7,260.51        |
| Suit Filing Costs: | \$200.00          |
| Service Costs:     | \$125.00          |
| Payments:          | \$0.00            |
| <b>TOTAL:</b>      | <b>\$7,585.51</b> |

Post-judgment costs may be awarded subject to court approval or court order. Plaintiff chooses to forego post-judgment interest.

*\*\*Note: Signature appears at the top of the first page*