

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

**Dated:** June 12, 2026  
11:48:44 AM

/s/ AMBER M. METTLER  
District Court Judge



Jordan Allen (19431)  
Sean Morrissey (13083)  
Johnson Mark LLC  
*Attorneys for Plaintiff*  
P.O. Box 7811 Sandy, UT 84091  
Tel 800-308-7321  
utahattorneys@jmlaw.com

**THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH  
SALT LAKE COUNTY, SALT LAKE CITY DEPARTMENT**

|                                                                           |                                                                    |
|---------------------------------------------------------------------------|--------------------------------------------------------------------|
| Capital One, N.A.,<br>Plaintiff,<br>vs.<br><br>NIKKIA CULVER<br>Defendant | <b>JUDGMENT</b><br><br>Case No. 269904145<br>Judge AMBER M METTLER |
|---------------------------------------------------------------------------|--------------------------------------------------------------------|

The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

|                                   |            |
|-----------------------------------|------------|
| Plaintiff's Account Balance       | \$2,509.18 |
| Accrued costs to date of Judgment | \$265.00   |
| LESS amounts paid by Defendant    | \$0.00     |
| Total Judgment                    | \$2,774.18 |

Post-judgment interest is waived. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

\*\*\*\*\* SIGNATURE AND DATE AT THE TOP \*\*\*\*\*

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on June 09, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

NIKKIA CULVER  
1141 N REDWOOD RD APT 93  
SALT LAKE CITY UT 84116-4717

/s/ Terri Ongley\_\_\_\_\_