



Anthony E. Loubet (#15662)
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Attorney for Plaintiff APG Financial, Inc

**IN THE THIRD DISTRICT COURT IN AND FOR SALT LAKE COUNTY,
STATE OF UTAH, SALT LAKE DIVISION**

APG FINANCIAL, INC.

Plaintiff,

vs.

JANET CADIRAO, an individual,

Defendant.

DEFAULT JUDGMENT

Case No. 269905698

Judge: Robert Faust

In the above action Defendant, Janet Cadirao, has failed to plead or otherwise defend in response to the Complaint in this action and default has been entered.

IT IS THEREFORE ORDERED that Plaintiff be awarded Judgment against said Defendant in the amount of:

\$ 2,465.74 – Principal Balance
\$ 200.00– Court Filing Fee
\$ 100.00 – Process Server Fees - *See Return of Service on Court Docket*
\$ 350.00 – Attorneys Fees pursuant to Rule 73 of the Utah Rules of Civil Procedure
\$ 3,115.74 – TOTAL JUDGMENT

with ongoing interest at the rate of 13.51% per annum from the date of this judgment until paid in full, pursuant to Utah Code § 15-1-4(4)), because the claims in this action involve the purchase of goods and services.

IT IS FURTHER ORDERED that upon application to the Court and upon Court approval, this judgment may be augmented in the amount of reasonable costs and attorney fees expended in enforcing or collecting said judgment by execution or otherwise as shall be established by affidavit.

-----END OF ORDER-----

The Court signature, seal, and date of this Order appear at the top of the first page of this document.

CERTIFICATE OF SERVICE

I hereby certify that on the date signed below, I caused a true and correct copy of the foregoing **DEFAULT JUDGMENT**, to be served via USPS First-Class mail upon the following:

Janet Cadirao
251 Park Blvd #411
Ogden, UT 84401

DATED: June 17, 2026.

/s/ Anthony E. Loubet
Anthony E. Loubet, Esq.
Attorney for Plaintiff