

The Order of the Court is stated below:

Dated: July 02, 2026
10:46:05 AM

/s/ DEREK WILLIAMS
District Court Judge



Scott B. Romney #10270
Attorney for Plaintiff
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RE: #7496585

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

PRESTIGE FINANCIAL SERVICES, INC.,
a Utah corporation,

Plaintiff,

v.

DERRICK SEVERNAK

Defendant(s),

JUDGMENT BY DEFAULT

Civil No.269910386

Judge WILLIAMS

In this action, the above named Defendant(s), having been regularly served with process and having failed to appear and answer the Plaintiff's Complaint filed herein, the legal time for answering having expired, and the default of the said Defendant(s) DERRICK SEVERNAK, in the premises having been duly entered according to law, now upon the application of said Plaintiff to the above-entitled Court, judgment is hereby entered against said Defendant(s) DERRICK SEVERNAK, in pursuance of the prayer of said Complaint.

WHEREFORE, by virtue of the law, and by reason of the premises aforesaid, it is ORDERED, ADJUDGED AND DECREED as follows: Plaintiff, PRESTIGE FINANCIAL SERVICES, INC., is awarded Judgment against Defendant, DERRICK SEVERNAK, as follows:

\$22,523.99	Principal
\$9,025.38	Interest
\$231.00	Late Fees
\$100.00	Returned Check Fees
\$800.00	Repossession Fees
\$466.40	Accrued Costs to Date of Judgment
\$(0.00)	Less payment since filing
\$33,146.77	TOTAL JUDGMENT

with interest on the principal from 04/01/2026 and interest continuing on the contract rate of 27.84% per annum as provided by law until paid. Subject to Court approval, Plaintiff may also seek after-accruing costs upon a showing of considerable additional efforts expended in collecting the judgment.

JUDGMENT RENDERED

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