

The Order of the Court is stated below:

Dated: July 16, 2026
04:12:40 PM

/s/ RICHARD DAYNES
District Court Judge



Mark Andrus (14416)
Sean Morrissey (13083)
Jordan Allen (19431)
Blaine Edwards (14441)
Johnson Mark LLC
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**THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH
SALT LAKE COUNTY, SALT LAKE CITY DEPARTMENT**

PORTFOLIO RECOVERY ASSOCIATES, LLC, Plaintiff, vs. ZACHARY J SMITH Defendant	JUDGMENT Case No. 269907387 Judge Richard Daynes
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The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	\$2,853.83
Interest	\$0.00
Attorney's fees	\$0.00
Accrued costs to date of Judgment	\$265.00
Collection Costs	\$0.00
LESS amounts paid by Defendant	\$0.00
Total Judgment	\$3,118.83

The post-judgment interest rate will accrue at 5.51%. 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 July 13, 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:

ZACHARY J SMITH
6178 S MISTY WAY
SALT LAKE CITY UT 84118-4667

/s/ Terri Ongley_____