



1 Darwin H. Bingham (#7810)
Mark S. Middlemas (#9252)
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attorneys for America First Federal Credit Union
15 West South Temple, Suite 600
Salt Lake City, Utah 84101
Telephone: (801) 531-7870
Facsimile: (801) 326-4669
E-mail: dbingham@scalleyreading.net
E-mail: markmiddlemas@scalleyreading.net

IN THE THIRD JUDICIAL DISTRICT COURT IN AND FOR SALT LAKE COUNTY

SALT LAKE DEPARTMENT, STATE OF UTAH

AMERICA FIRST FEDERAL CREDIT UNION, Plaintiff, v. WALTER DONELSON LAKE and KANDI MARIE LAKE, Defendants.	JUDGMENT Civil No. 260900874 Judge Thaddeus May
--	---

Based upon the Order Granting Motion for Summary Judgment that was entered in the above-captioned matter:

1. Judgment is hereby entered in favor of the Plaintiff America First Federal Credit Union ("America First") against Walter Donelson Lake and Kandi Marie Lake (the "Defendants"), jointly and severally, for the amount due and owing under Note I, as such term is defined in the Motion for Summary Judgment, which is \$28,588.27, plus interest at the contract rate of 6.24% per year from December 18, 2025, until paid in full;

2. Judgment is hereby entered in favor of America First and against the Defendants, jointly and severally, for the amount due and owing under Note II, as such term is defined in the Motion for Summary Judgment, which is \$10,391.15, plus interest at the contract rate of 5.74% per year from December 18, 2025, until paid in full;

3. Judgment is hereby entered in favor of America First and against the Defendants, jointly and severally, for the amount due and owing under the Visa Card, as such term is defined in the Motion for Summary Judgment, which is \$15,357.92, plus interest at the contract rate of 12.24% per year from December 18, 2025, until paid in full;

4. Judgment is hereby entered in favor of America First and against the Defendants, jointly and severally, for the amount due and owing under LOC, as such term is defined in the Motion for Summary Judgment, which is \$2,052.76, plus interest at the contract rate of 18% per year from December 18, 2025, until paid in full;

5. Judgment is hereby entered in favor of America First and against the Defendants, jointly and severally, for attorney's fees of \$2,420.00 and costs in the amount of \$435.84;

6. The total judgment awarded to the Plaintiff, excluding prejudgment and post-judgment interest, is \$59,245.94; and

7. It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise, as allowed by statute or rule and approved by the Court.

Approved as to form:
(Signatures added with permission)

/s/Walter Donelson Lake
Walter Donelson Lake

/s/Kandi Marie Lake
Kandi Marie Lake

APPROVAL BY THE COURT:

The Third Judicial District Judge's signatory stamp will appear at the top of the first page of this document approving this Order.

CERTIFICATE OF MAILING

I hereby certify that on the 17th of July, 2026, I served a true and correct copy of the foregoing JUDGMENT on the following parties via first class mail, postage pre-paid:

Walter Donelson Lake
268 West Arizona Drive
Midvale, Utah 84047

Kandi Marie Lake
268 West Arizona Drive
Midvale, Utah 84047

/s/ Caroline Peterson