

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

**Dated:** July 22, 2026  
02:24:40 PM

/s/ SUNSHINE BURKE  
District Court Clerk



1681483

Brody Valerga (11789)  
Quinn M. Kofford (6261)  
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*Attorney for Plaintiff*

In the Third District Court of Utah  
Third Judicial District, Salt Lake County  
Salt Lake City Department  
450 South State St., Salt Lake City, UT 84114

Mountain Land Collections, LLC

Plaintiff,

vs.

Florencia M. Ramos aka Florencia Ruvalcaba,

Defendant

**Default Judgment**

Civil Number: 269918423

Judge: Mettler

The Defendant Florencia M. Ramos aka Florencia Ruvalcaba having failed to plead or otherwise defend in this action and a default having been entered, it is hereby ordered that Judgment hereby enters in favor of the Plaintiff and against the Defendant as more particularly set forth below, with all amounts current as of July 21, 2026.

As to Defendant **Florencia M. Ramos aka**  
**Florencia Ruvalcaba:**

Remaining Amount Assigned (as plead in the Complaint):

\$4,716.00

Interest:

\$659.76

Contractual Collection Fee(s):

\$0.00

Court Costs:

\$237.00

Other Costs of Collection

\$0.00

Attorney's Fees:\_\_\_

\$475.00

Less Payments/Other Credits (since Complaint was filed):

<\$0.00>

TOTAL:

\$6,087.76

The underlying action was brought for the purchase of goods and/or services and/or for breach of contract for the purchase of goods and/or services. Post-judgment interest will continue to accrue at the rate(s) indicated below for each Defendant, based on the relevant portion of Utah Code Ann. 15, also indicated below for each Defendant.

**Florencia M. Ramos aka Florencia Ruvalcaba**

Account /Assignor

Interest Rate

Acct #3724881 / Epic Emergency Physicians Integrated Care

13.51%\*\*  
per Utah Code Ann. 15-1-4(4)

Acct #4404698 / Utah Emergency Physicians

13.51%\*\*  
per Utah Code Ann. 15-1-4(4)

Acct #4405596 / Utah Emergency Physicians

13.51%\*\*  
per Utah Code Ann. 15-1-4(4)

Acct #4375112 / Utah Emergency Physicians

13.51%  
per Utah Code Ann. 15-1-1 and 15-1-4(4)

\*\*This rate is 10% plus the federal post judgment interest rate in effect as of January 1 of the year in which the judgment is entered, as prescribed by Utah Code Ann. 15-1-4(4).

Additionally, Plaintiff may be entitled to after accruing costs and expenses expended in the collection of said judgment(s) if such after accruing costs are approved by the Court after a showing of considerable additional efforts in collecting the judgment(s) or to the extent such costs and expenses are expressly authorized by statute.

BY ORDER OF THE COURT

*-- In accordance with the Utah State District Court's E-filing Standard No. 4, and URCP Rule 10(e), this Judgment displays an electronic signature at the top of the first page.--*