

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

**Dated:** August 03, 2026  
01:34:01 PM

/s/ SONEE COBBLEY  
District Court Clerk



Richard A. Russell (Utah Bar #6437)  
Fabiana Wells (Utah Bar #17343)  
Bonnie Watkins (Utah Bar #18575)  
Nicholas J. Babilis (Utah Bar #14942)  
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**THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH  
SALT LAKE COUNTY - SALT LAKE**

|                                  |                           |
|----------------------------------|---------------------------|
| CITIBANK, N.A.<br>Plaintiff,     | <b>DEFAULT JUDGMENT</b>   |
| vs.                              | Case No. 259922187        |
| JUSTIN LOCHHEAD<br>Defendant(s). | Judge <u>JAMES BLANCH</u> |
|                                  | Our File No. 5260276      |

The Defendant(s) JUSTIN LOCHHEAD having failed to appear and answer Plaintiff's Complaint, and the time allowed by law for answering having expired, the default of said Defendant(s) is hereby entered according to law.

IT IS ORDERED that Plaintiff, CITIBANK, N.A., be awarded judgment against said Defendant(s) in the amount of:

|               |                   |
|---------------|-------------------|
| Principal:    | \$1900.20         |
| Costs:        | \$155.00          |
| Payments:     | \$.00             |
| <b>TOTAL:</b> | <b>\$2,055.20</b> |

Plaintiff chooses to forego post-judgment interest. Judgment may be augmented to include after-accruing costs as approved by the Court or as allowed by rule or statute.

*\*Note: Signature appears at the top of the first page*

