

The Order of the Court is stated below:

Dated: August 04, 2026
04:34:08 PM

/s/ LINDA JONES
District Court Judge



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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. JESSICA N. PALACIOS, Defendant.	DEFAULT JUDGMENT Civil No. 260904319 Judge Linda Jones

IN THIS ACTION, Defendant Jessica N. Palacios (the “Defendant”), having been served with process and having failed to appear and answer Plaintiff America First Federal Credit Union’s Complaint on file herein, the legal time for answering having expired, and the default of the Defendant having been duly entered according to law, now upon application of Plaintiff to the Court, JUDGMENT IS HEREBY ENTERED as follows:

1. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the Note, as such term is defined in the Complaint, which is \$27,130.82, plus interest at the contract rate of 11.49% from April 28, 2026, until paid in full;

2. A Writ of Replevin and Writ of Assistance shall issue forthwith allowing Plaintiff to recover immediate possession of the 2016 GMC Sierra 1500, vehicle identification number 3GTU2MEC3GG179758 (the “GMC”) identified in the Complaint, wherever it may be located;

3. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney’s fees of \$1,336.00 and costs of \$420.60;

4. This total judgment awarded to the Plaintiff, excluding prejudgment and post-judgment interest is \$28,887.42;

5. Once the GMC has been recovered and sold, Plaintiff shall apply the net sales proceeds the amount under this judgment to reduce the amount by the Defendant; and

6. 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.

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.