

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

**Dated:** August 06, 2026  
06:59:38 PM

/s/ AMANDA MONTAGUE  
District Court Judge



1Darwin 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,<br><br>Plaintiff,<br><br>v.<br><br>RACHEL ELIZABETH SULLIVAN,<br><br>Defendant. | DEFAULT JUDGMENT<br><br><br><br>Civil No. 250910232<br><br>Judge Amanda Montague |
|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|

IN THIS ACTION, Defendant Rachel Elizabeth Sullivan (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 \$23,800.51, plus interest at the contract rate of 11.74% from December 1, 2025, until paid in full;

2. A Writ of Replevin and Writ of Assistance shall issue forthwith allowing Plaintiff to recover immediate possession of the 2018 Audi Q7, vehicle identification number WA1VAAF75JD009603 (the “Audi”) identified in the Complaint, wherever it may be located;

3. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the Visa Card, as such term is defined in the Complaint, which is \$8,510.08, plus interest at the contract rate of 18% from December 1, 2025, until paid in full;

4. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the LOC, as such term is defined in the Complaint, which is \$567.96, plus interest at the contract rate of 17.75% from December 1, 2025, until paid in full;

5. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney’s fees of \$1,862.50 and costs of \$384.88;

6. This total judgment awarded to the Plaintiff, excluding prejudgment and post-judgment interest is \$35,125.93;

7. Once the Audi 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

8. 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.**