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**THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH
SALT LAKE COUNTY, SALT LAKE CITY DEPARTMENT**

Midland Credit Management, Inc., Plaintiff, vs. PENNY NICHOLS Defendant	JUDGMENT Case No. 269913648 Judge Todd M Olsen
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The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	\$19,456.34
Interest	\$0.00
Attorney's fees	\$0.00
Accrued costs to date of Judgment	\$440.00
Collection Costs	\$0.00
LESS amounts paid by Defendant	\$0.00
Total Judgment	\$19,896.34

The post-judgment interest rate will accrue at 5.51%. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

***** SIGNATURE AND DATE AT THE TOP *****

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on August 07, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

BRETT CRAGUN Huron Law Group, PLLC PO BOX 8769 Philadelphia PA 19101 legalcommunications@litigationlawgroups.com	
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/s/ Terri Ongley_____