

The Order of the Court is stated below:

Dated: August 13, 2026
11:32:05 AM

/s/ CADEN ZESIGER
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**

CAPITAL ONE, N.A., SUCCESSOR BY MERGER TO DISCOVER BANK Plaintiff, vs. TOBY STEPHENSEN Defendant(s).	DEFAULT JUDGMENT Case No. 269917587 Judge <u>ELIZABETH A HRUBY-MILLS</u> Our File No. 5465659
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The Defendant(s) TOBY STEPHENSEN 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, CAPITAL ONE, N.A., SUCCESSOR BY MERGER TO DISCOVER BANK, be awarded judgment against said Defendant(s) in the amount of:

Principal:	\$13246.97
Costs:	\$440.00
Payments:	\$0.00
TOTAL:	\$13,686.97

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*