



1 Darwin 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, Plaintiff, v. RYAN MICHAEL GARY and CHELSEA ANN GARY, Defendants.	DEFAULT JUDGMENT Civil No. 260900531 Judge Kristine Johnson
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IN THIS ACTION, Defendants Ryan Michael Gary and Chelsea Ann Gary (the “Defendants”), 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 Defendants 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 Defendants, jointly and severally, for the amount due and owing to Plaintiff under the Note, as such term is

defined in the Complaint, which is \$24,650.94, plus interest at the contract rate of 4.49% from June 30, 2026, until paid in full;

2. Judgment is hereby entered in favor of the Plaintiff and against the Defendants, jointly and severally, for attorney fees of \$2,016.00 and costs of \$439.04;

3. This total judgment awarded to the Plaintiff, excluding prejudgment and post-judgment interest is \$27,105.98; and

4. 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.