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File Reference No. 2250669

**THIRD DISTRICT COURT, STATE OF UTAH**

**SALT LAKE COUNTY, SALT LAKE DEPARTMENT**

|                                                                                                                         |  |                                                                             |
|-------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------------------------|
| CERNUNNOS FINANCE, LLC DBA<br>ADVANCE FINANCIAL 24/7<br><br>Plaintiff,<br><br>vs.<br><br>JOSEPH TERRY<br><br>Defendant. |  | <b>DEFAULT JUDGMENT</b><br><br>Civil No. 269917129<br>Judge Randall Skanchy |
|-------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------------------------|

Defendant has failed to plead or otherwise defend in this action and default has been entered.

Now upon the application of plaintiff to the above-entitled Court, based upon the Defendant's failure to appear and answer Plaintiff's Complaint, judgment is entitled as follows:

1. For Judgment in the principal sum of \$500.00, together with interest accrued at the contractual rate of 450% from and after November 22, 2024 in the amount of \$726.88. together with NSF fees and/or late fees in the sum of \$105.00.
2. For plaintiff's cost incurred herein in the sum of \$145.00. ( Filing Fee of \$105.00,

Service Fee of \$40.00)

3. For a reasonable attorney's fee in the sum of \$350.00 pursuant to Rule 73 of the Utah Rules of Civil Procedure. Counsel for Plaintiff will comply with Utah Rule of Professional Conduct 5.4 and will not share legal fees..

The total Judgment of \$1,826.88 shall bear interest at the rate of **5.51%** per annum until paid in full.

The judgment may be augmented in the amount of reasonable costs expended in collecting said judgment by execution or otherwise subject to court approval.

ORDERED BY THE COURT AS DESIGNATED BY THE COURT STAMP AT THE  
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