



1STEPHEN B. ELGGREN, PC.
Stephen B. Elggren (0970)
Attorney for Plaintiff
Mailing Address: PO Box 1726
Draper, UT 84020
Phone (801) 304-3600
E-mail Steve@evlaw.net
No: 26000220

IN THE THIRD DISTRICT COURT OF SALT LAKE COUNTY
SALT LAKE DEPARTMENT, STATE OF UTAH

CONSUMER PORTFOLIO
SERVICES, INC.

Plaintiff,

vs.

JOSEPH M. DEY, SSN XXX-XX-
9337, an individual,

Defendant.

DEFAULT JUDGMENT

Civil No. 269921259

Judge MONTAGUE

Defendant **JOSEPH M. DEY, SSN XXX-XX-9337, an individual**, has
failed to plead or otherwise defend in this action and default has been entered.

Based upon said default,

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that Plaintiff
CONSUMER PORTFOLIO SERVICES, be awarded judgment against said
Defendant, jointly and severally, in the amount of:

\$14,956.76 Principal

\$727.84 Accrued interest to date of judgment per

rule UCA-15-1-1 at the rate of 21.4% per

Annum from May 28, 2026.

\$430.00 Accrued costs to date of judgment

\$695.95 Costs of retaking the vehicle

\$475.00 Attorney's fees pursuant to Rule 73 URCP

\$17,285.55 TOTAL JUDGMENT

with interest on the total judgment at 21.4% per annum as provided by law from the date of this judgment until paid.

IT IS FURTHER ORDERED that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting said Judgment by execution or otherwise as shall be established by declaration, if approved by court.

**THE ELECTRONIC SIGNATURE OF COURT APPEARS AT THE TOP OF
THE FIRST PAGE.**

Address of Defendant
456 E GRANITE AVE APT D
SLC UT 84115

CERTIFICATE OF SERVICE

I hereby certify that I served a true and correct copy of the Default Judgment as set forth below, August 21, 2026, directed to:

JOSEPH M. DEY (x)by ecf filing with the Court
456 E GRANITE AVE APT D (x) by 1st class mail, postage prepaid
SLC UT 84115 (x) by email
edjoseph.dey81@aol.com
jmdey.1981@gmail.com
jmdey18@cs.com
jmdey18@msn.com
jmdey18@yahoo.com

/s/ Julie Mason
Legal Assistant