



Richard C. Terry, USB No. 3216
Douglas A. Oviatt, USB No. 12192
TERRY JESSOP & BITNER
311 South State, Suite 450
Salt Lake City, Utah 84111
Telephone: 801/534-0909
Facsimile: 801/534-1948
Email: richard@tjblawyers.com
Attorneys for Plaintiff

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

ARIVO ACCEPTANCE, LLC,
Plaintiff,

v.

FALANI FILO,
Defendant.

DEFAULT JUDGMENT

Civil No. 260904168

Judge: Patrick Corum

(Tier 1 Discovery)

FALANI FILO
3570 South 3310 West
West Valley City, Utah 84119

In this action, Defendant, FALANI FILO, has been regularly served with process, and have failed to appear and answer Plaintiff's Complaint filed herein. The legal time for answering has expired and the default of the Defendant has been duly entered according to law. Upon the application of Plaintiff to the above-entitled Court, judgment is hereby entered against

Defendant, FALANI FILO, pursuant to Plaintiff's Complaint.

WHEREFORE, by virtue of the law, and by reason of the aforesaid,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED that Plaintiff be awarded judgment against Defendant, FALANI FILO, as follows:

\$ 20,151.18	Principal,
\$ 1,826.03	Accrued interest from March 20, 2026 to August 17, 2026 at 22.05%
\$ 417.00	Accrued costs to August 17, 2026, and
\$ 1,009.50	Attorney's fees to August 17, 2026,
\$ 23,403.71	TOTAL JUDGMENT,

with interest accruing on the Total Judgment from August 17, 2026, at the rate of 22.05% until paid in full.

Furthermore, the Utah Division of Motor Vehicles is HEREBY ORDERED to disclose all motor vehicle records pertaining to Defendant, or information pertaining to Defendant in connection with a motor vehicle record, for the purpose of assisting Plaintiff in executing, enforcing, or collecting this Judgment.

IT IS FURTHER ORDERED that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting this judgment. Said augmented judgment may be awarded based upon affidavit of Plaintiff's counsel and without further motion or notice to Defendant subject to court approval or by court order.

*****EXECUTED AND ENTERED BY THE COURT AS INDICATED BY THE DATE AND**

SEAL AT THE TOP OF THE FIRST PAGE.***