

**The Order of the Court is stated below:**

**Dated:** September 02, 2026  
01:36:36 PM

/s/ REAGAN ROBICHAUX  
District Court Clerk



1834972

Brody Valerga (11789)  
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*Attorney for Plaintiff*

In the Third District Court of Utah  
Third Judicial District, Salt Lake County  
Salt Lake City Department  
450 South State St., Salt Lake City, UT 84114

Mountain Land Collections, LLC

Plaintiff,

vs.

Lydia Julia Espinoza aka Lydia Regalado,

Defendant

**Default Judgment**

Civil Number: 269920843

Judge: Shaughnessy

The Defendant Lydia Julia Espinoza aka Lydia Regalado having failed to plead or otherwise defend in this action and a default having been entered, it is hereby ordered that Judgment hereby enters in favor of the Plaintiff and against the Defendant as more particularly

set forth below, with all amounts current as of August 26, 2026.

**As to Defendant Lydia Julia Espinoza aka Lydia Regalado:**

|                                                          |            |
|----------------------------------------------------------|------------|
| Remaining Amount Assigned (as plead in the Complaint):   | \$536.97   |
| Interest:                                                | \$83.51    |
| Contractual Collection Fee(s):                           | \$0.00     |
| Court Costs:                                             | \$127.00   |
| Other Costs of Collection                                | \$0.00     |
| Attorney's Fees:                                         | \$475.00   |
| Less Payments/Other Credits (since Complaint was filed): | <\$0.00>   |
| TOTAL:                                                   | \$1,222.48 |

The underlying action was brought for the purchase of goods and/or services and/or for breach of contract for the purchase of goods and/or services. Post-judgment interest will continue to accrue at the rate(s) indicated below for each Defendant, based on the relevant portion of Utah Code Ann. 15, also indicated below for each Defendant.

**Lydia Julia Espinoza aka Lydia Regalado**

| <u>Account /Assignor</u>                  | <u>Interest Rate</u>                                 |
|-------------------------------------------|------------------------------------------------------|
| Acct #4392236 / Utah Emergency Physicians | 13.51%**<br>per Utah Code Ann.<br>15-1-4(4)          |
| Acct #4427922 / Utah Emergency Physicians | 13.51%**<br>per Utah Code Ann.<br>15-1-4(4)          |
| Acct #4088952 / Utah Emergency Physicians | 13.51%<br>per Utah Code Ann.<br>15-1-1 and 15-1-4(4) |

\*\*This rate is 10% plus the federal post judgment interest rate in effect as of January 1 of the year in which the judgment is entered, as prescribed by Utah Code Ann. 15-1-4(4).

Additionally, Plaintiff may be entitled to after accruing costs and expenses expended in the collection of said judgment(s) if such after accruing costs are approved by the Court after a showing of considerable additional efforts in collecting the judgment(s) or to the extent such costs and expenses are expressly authorized by statute.

BY ORDER OF THE COURT

*-- In accordance with the Utah State District Court's E-filing Standard No. 4, and URCP Rule 10(e), this Judgment displays an electronic signature at the top of the first page.--*