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Attorney for Plaintiff

**IN THE THIRD JUDICIAL DISTRICT COURT IN AND FOR
SALT LAKE COUNTY, STATE OF UTAH**

ZIONS BANCORPORATION, N.A. dba
ZIONS FIRST NATIONAL BANK,
Plaintiff,

vs.

MICHELLE NAY,
Defendant.

**ORDER ON MOTION TO RENEW
JUDGMENT**

Civil No. 180901529

Judge James Gardner

The matter before the Court is Plaintiff's Motion to Renew Judgment (the "Motion").

This matter is being resolved by the default of Defendant and the pleadings and other papers of the parties.

Having considered the documents filed with the Court, the evidence, and the arguments, and now being fully informed,

The Court finds:

1. This Court entered a judgment in this case on August 1, 2018 in the amount of \$3,532.64 (the "Original Judgment").
2. The Motion was filed before the statute of limitations on the Original Judgment expired.
3. The Motion was properly served.

4. The Motion includes an affidavit that contains an accounting of the Original Judgment and all post-judgment payments, credits, and other adjustments which are provided for by law or are contained within the Original Judgment. This accounting sets forth the following amounts which remain due and owing on the Original Judgment:

Amount of Judgment (original or as last renewed by motion, whichever is later)	\$3,532.64
Post-judgment interest as of 7/20/26 at the rate of 18.00% per year	\$3,272.80
Post-judgment costs as of 7/20/26 (see Affidavit as to Post-Judgment Costs and Attorney's Fees filed herewith)	\$1,308.95
Post-judgment attorney's fees as of 7/20/26 (see Affidavit as to Post-Judgment Costs and Attorney's Fees filed herewith)	\$350.00
Fee to file Motion to Renew Judgment (one-half the fee for a civil claim of the same amount)	\$107.50
Subtotal	\$8,571.89
Less Payments Made	\$5,619.21
Total Amount Due	\$2,952.68

5. The Original Judgment has not been fully paid.
6. The time for responding to the Motion has expired.
7. The required fee has been paid or waived.

The Court concludes:

8. Plaintiff has satisfied the requirements for renewing a judgment by motion.

The Court orders:

9. The Motion to Renew Judgment is granted.
10. The Original Judgment is renewed as of the date of this Order.

11. This renewal maintains the date of the Original Judgment and that priority of collection which is August 1, 2018.

----- END OF ORDER – SIGNATURE APPEARS AT TOP OF FIRST PAGE -----

NOTICE TO SUBMIT

TO: Defendant Michelle Nay

You will please take notice that the undersigned attorney for Plaintiff will submit the above and foregoing **ORDER ON MOTION TO RENEW JUDGMENT** to the judge of the above-entitled Court for signature, upon the expiration of seven (7) days from the date this Notice is mailed to you and after allowing seven (7) days for mailing, unless written objection is filed prior to that time pursuant to Rule 7(j)(4), Utah Rules of Civil Procedure. Please govern yourself accordingly.

DATED this 31st day of August, 2026.

/s/ David M. McGrath

DAVID M. McGRATH
Attorney for Plaintiff

CERTIFICATE OF SERVICE

I hereby certify that on this 1st day of September, 2026, I caused a true and correct copy of the foregoing proposed **ORDER ON MOTION TO RENEW JUDGMENT** to be served as follows:

<u>Person's Name and Address</u>	<u>Method of Service</u>
Michelle Nay 143 Incline Drive Evanston, WY 82930	Regular first-class mail
Michelle Nay 130 West Center Street Central Valley, UT 84754	Regular first-class mail

/s/ Andrea Jaroscak _____
