

The Order of the Court is stated below:

Dated: September 08, 2026  
05:02:44 PM

/s/ RICHARD DAYNES  
District Court Judge



BRET T. THRASHER (19879)  
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**IN THE THIRD DISTRICT COURT,  
SALT LAKE COUNTY, STATE OF UTAH**

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HEADWAY CAPITAL, LLC,  
  
Plaintiff,  
  
v.  
  
UHMA CHAMBERS,  
  
Defendant.

**FINAL DEFAULT JUDGMENT**

**Case Number: 269914646**

**Judge: RICHARD DAYNES**

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Pursuant to Rule 55(b)(1) of the Utah Rules of Civil Procedure, the Court hereby enters Judgment in favor of Plaintiff Headway Capital, LLC, against Defendant UHMA CHAMBERS in the principal amount of \$99,979.58, fees in the amount of \$63.00, plus accrued interest at the contract rate through February 22, 2026, in the amount of \$43,441.53, plus accrued pre-judgment interest at the statutory rate of 10% per annum from, February 23, 2026 through August 11, 2026 in the amount of \$4,629.19, attorney's fees in the amount of \$350.00, pursuant to URCP 73(f)(1), as the underlying agreement between the Parties provides for attorneys' fees in the event of default, and in compliance with the Rule of Professional Conduct 5.4, for a total judgment of \$148,463.30 plus post-judgment interest at the legal rate of 5.51% from the date of judgment until paid, based on the following:

1. Defendant UHMA CHAMBERS has failed to appear or otherwise defend in this case;
2. Defendant has been served pursuant to Rule 4(d)(1).

It is further ordered that this judgment MAY be augmented in the amount of post-judgment interest at the legal rate of 5.51%, and reasonable costs and attorneys' fees expended in collecting said judgment by execution or otherwise as shall be established by affidavit, permitted by ruled and/or the law, and approved by the Court.

Defendant UHMA CHAMBERS is liable for this judgment.

The electronic signature of this Court appears at the top of the first page.