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IN THE THIRD JUDICIAL DISTRICT COURT IN AND FOR SALT LAKE COUNTY

SALT LAKE DEPARTMENT, STATE OF UTAH

AMERICA FIRST FEDERAL CREDIT UNION, Plaintiff, vs. SCOTT D. GARCIA, Defendant.	DEFAULT JUDGMENT Civil No. 260901884 Judge Richard Pehrson
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IN THIS ACTION, Defendant Scott D. Garcia (the “Defendant”), having been served with process and having failed to appear and answer Plaintiff America First Federal Credit Union’s Complaint on file herein, the legal time for answering having expired, and the default of the Defendant having been duly entered according to law, now upon application of Plaintiff to the Court, JUDGMENT IS HEREBY ENTERED as follows:

1. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the Note, as such term is defined in the Complaint, which is \$52,389.96, plus attorney’s fees of \$1,910.00 and costs of \$437.90, for a total judgment

of \$54,737.86, together with interest at the contract rate of 9.24% per annum from August 4, 2026, until paid in full; and

2. It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise, as allowed by statute or rule and approved by the Court.

APPROVAL BY THE COURT:

The Third Judicial District Judge's signatory stamp will appear at the top of the first page of this document approving this Order.