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

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ODK CAPITAL, LLC,

Plaintiff,

v.

BAGEL BROTHERS OF NEW YORK, INC. and  
JOSEPH CARFINO,

Defendants.

**FINAL DEFAULT JUDGMENT**

**Case Number: 269916589**

**Judge: DIANNA GIBSON**

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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 ODK CAPITAL, LLC, against Defendants BAGEL BROTHERS OF NEW YORK, INC. and JOSEPH CARFINO, jointly and severally, in the principal amount of \$197,062.07, plus pre-judgment interest at the statutory rate of 10% per annum, pursuant to Utah Code § 15-1-1, from November 26, 2025 through August 7, 2026 in the amount of \$13,713.36, attorneys 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 Rule of Professional Conduct 5.4, for a total judgment of \$211,125.43, plus post-judgment interest at the legal rate of 5.51% from the date of judgment until paid, based on the following:

1. Defendants BAGEL BROTHERS OF NEW YORK, INC. and JOSEPH CARFINO have failed to appear or otherwise defend in this case;

2. Defendants have 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.

Defendants BAGEL BROTHERS OF NEW YORK, INC. and JOSEPH CARFINO are jointly and severally liable for this judgment.

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