

The Order of the Court is stated below:

Dated: September 19, 2026
08:11:14 PM

/s/ RICHARD PEHRSON
District Court Judge



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Attorney for Plaintiff

THIRD JUDICIAL DISTRICT COURT
SALT LAKE DEPARTMENT, COUNTY OF SALT LAKE, STATE OF UTAH

Summit Financial Holdings, LLC , Plaintiff, vs. ANDREW NIELSEN, an individual, Defendant.	JUDGMENT AND ORDER Case No.: 259934210 Judge: RICHARD PEHRSON
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The above-entitled matter came on for Trial on September 4, 2026, at the hour of 9:00 a.m. The case was tried to the Bench, with the Hon. Richard Pehrson presiding. Plaintiff was represented by its attorney, Gregory M. Constantino. Defendant ANDREW NIELSEN was present and represented himself. Plaintiff offered Plaintiff's Exhibit 1, entitled as Plaintiff's Declaration Establishing the Admissibility of Business Records, (hereafter "Business Records Decl.") and the business records attached to said Declaration as Exhibits A, B, C, and D. The Court heard the testimony of Morgan Stocks, custodian of records for Plaintiff. The Court admitted Plaintiff's Exhibit 9, under seal as Exhibit 9 contained private information identifying the Defendant. Defendant testified in his own behalf and offered Defendant's Exhibits 1 and 2. The Court accepted the Defendant's Exhibits 1 and 2 into evidence. The Court, having

previously entered its Findings of Fact and Conclusions of Law, now, for good cause appearing,

IT IS HEREBY ORDERED THAT:

1. Plaintiff Summit Financial Holdings, LLC is awarded judgment against said Defendant ANDREW NIELSEN, in the amount of:

Balance:	\$1,414.18
Accrued Costs of Court:	\$ 130.00
Less payments/credits:	\$ 0.00
Total Judgment:	\$1,544.18

With post judgment interest accruing on such Total Judgment at the post-judgment contract interest rate of 20.98% per year which is in accordance with *Utah Code Ann. 15-1-4(2)*. It is further ordered that this judgment may be augmented with court approval in the amount of reasonable costs expended in collecting said judgment.

***** End of Document, Signature at the Top *****

CERTIFICATE OF MAILING/DELIVERY

I, the undersigned, hereby certify that a true and correct copy of the foregoing **JUDGMENT AND ORDER** was on September 9, 2026 emailed, pursuant to Utah R. Civ. P. 5(3)(B)(i) to the most recent email address provided by the person to the court under Rule 10(a) (3), to the following email:

mister.andrewj@gmail.com

/s/ Gregory M. Constantino