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**DISTRICT COURT OF THE STATE OF UTAH
THIRD JUDICIAL DISTRICT
SALT LAKE COUNTY**

CYPRUS FEDERAL CREDIT UNION,

Plaintiff

vs.

CASEY MORGAN,

Defendant.

DEFAULT JUDGMENT

Case Number: 269921998

Judge: Charles Stormont

IN THIS ACTION, Defendant, having been regularly served with process and having failed to appear and answer the Plaintiff's Verified Complaint filed herein, the legal time for answering having been expired, and the default of said Defendant having been duly entered according to law, now upon the application of said Plaintiff to the above entitled court judgment is hereby entered against said Defendant pursuant to the prayer of said Verified Complaint.

Plaintiff recovered the 2025 Polaris model G25GZW99AK (Xpedition ADV 5 Northstar), VIN 3NSGZW997SM192167, and sold the collateral for \$32,500.00 in a commercially reasonable manner. The net proceeds of that sale were applied to the Defendant's obligation, leaving a deficiency balance of \$17,090.18 as of July 22, 2026, for which judgment is entered below.

IT IS HEREBY ORDERED, ADJUDGED AND DECREED AS FOLLOWS:

JUDGMENT is hereby entered in favor of the Plaintiff against the Defendant as follows:

Principal	\$17,090.18
Court Costs	375.00
Process Service fee	49.70
Attorney's fees	<u>475.00</u>
Total Judgment:	\$17,989.88

This Judgment is subject to interest at the contract rate of 13.24% per annum from July 22, 2026 until the date paid. This Judgment may be augmented to include after accruing costs expended in the collection of said Judgment subject to court approval.

END OF ORDER

In accordance with Utah R. Civ. P. 10(e) and Utah State District Courts E-filing Standard No. 4, this Order does not bear the handwritten signature of the Court, but instead displays an electronic signature at the top of the first page of this Order.