



1 Darwin H. Bingham (#7810)
Mark S. Middlemas (#9252)
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attorneys for Deseret First Federal Credit Union
15 West South Temple, Suite 600
Salt Lake City, Utah 84101
Telephone: (801) 531-7870
Facsimile: (801) 326-4669
E-mail: dbingham@scalleyreading.net
E-mail: markmiddlemas@scalleyreading.net

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

SALT LAKE DEPARTMENT, STATE OF UTAH

DESERET FIRST FEDERAL CREDIT UNION, Plaintiff, v. JONATHAN SEPULVEDA, Defendant.	DEFAULT JUDGMENT Civil No. 260902111 Judge Charles Stormont
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IN THIS ACTION, Defendant Jonathan Sepulveda ("Defendant"), having been served with process and having failed to appear and answer Plaintiff Deseret 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 Visa Card , as such term is defined in the

Complaint, which is \$3,566.84, plus interest at the contract rate of 13.9% per year from February 25, 2026, until paid in full;

2. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney's fees of \$1,740.00 and costs of \$231.64;

3. The total judgment awarded to Plaintiff is \$5,538.48, excluding prejudgment and post-judgment interest; and

4. 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.