The Order of the Court is stated below:
Dated: October 05, 2026 09:40:56 AM **/s/** ANGIE NEWSON District Court Clerk

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Fabiana Wells (Utah Bar #17343)
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THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH
SALT LAKE COUNTY - SALT LAKE

CAPITAL ONE, N.A., SUCCESSOR BY MERGER TO DISCOVER BANK Plaintiff, vs. SHENGJUN ZHAO Defendant(s).	**DEFAULT JUDGMENT** Case No. 269922827 Judge HEATHER BRERETON Our File No. 5528675

The Defendant(s) SHENGJUN ZHAO having failed to appear and answer Plaintiff's Complaint, and the time allowed by law for answering having expired, the default of said Defendant(s) is hereby entered according to law.

IT IS ORDERED that Plaintiff, CAPITAL ONE, N.A., SUCCESSOR BY MERGER TO DISCOVER BANK, be awarded judgment against said Defendant(s) in the amount of:

Principal:	$20124.29
Costs:	$440.00
Payments:	$559.00
TOTAL:	$20,005.29

Plaintiff chooses to forego post-judgment interest. Judgment may be augmented to include after-accruing costs as approved by the Court or as allowed by rule or statute.

**Note: Signature appears at the top of the first page*