The Order of the Court is stated below:
Dated: October 14, 2026 02:17:07 PM **/s/** TERESA WELCH
District Court Judge

Mark Andrus (14416)
Sean Morrissey (13083)
Jordan Allen (19431)
Blaine Edwards (14441)
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THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH
SALT LAKE COUNTY, SALT LAKE CITY DEPARTMENT

Capital One, N.A., Plaintiff, vs. JOEL RECORD Defendant	**JUDGMENT** Case No. 269916708 Judge Teresa Welch

The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	$3,521.76
Accrued costs to date of Judgment	$280.00
LESS amounts paid by Defendant	$80.00
Total Judgment	$3,721.76

Post-judgment interest is waived. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

********* SIGNATURE AND DATE AT THE TOP *********

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on October 13, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

JOEL RECORD
63 E LINDEN HILL LN
DRAPER UT 84020-3407

/s/ Terri Ongley