The Order of the Court is stated below:
Dated: October 15, 2026 12:59:53 PM **/s/** KARA PETTIT
District Court Judge

1Gurstel Law Firm, P.C.
Spencer B. Lythgoe (#11921)
Chadd A. Johnson (#16291)
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File #: 1685872

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

Bank of America, N.A. Plaintiff, v. Giovanni Heward Defendant	**SUMMARY JUDGMENT** Civil Number. 259916748 Judge: ADAM MOW

Plaintiff's Motion for Summary Judgment was filed with the Court pursuant to Rules 7 and 56 of the Utah Rules of Civil Procedure. The Court, having read the file herein, including all court documents contained in the court file, and good cause appearing thereof, HEREBY ORDERS, ADJUDGES AND DECREES THAT Plaintiff is granted judgment against Defendant as follows:

Principal	$12,596.11
Accrued costs to date of judgment	$570.00
TOTAL JUDGMENT	$13,166.11

Without post-judgment interest. And it is further ORDERED that the judgment may be augmented in the amount of reasonable costs expended in collecting said judgment subject to court approval.

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

CERTIFICATE OF SERVICE

I hereby certify that I served a true and correct copy of the foregoing document on September 21, 2026, addressed as follows:

GIOVANNI HEWARD
8945 S 2240 W
WEST JORDAN UT 84088-2418

/s/ Chadd Johnson
CHADD JOHNSON
Attorney for Plaintiff