The Order of the Court is stated below:
Dated: October 16, 2026 02:39:51 PM **/s/** THADDEUS MAY District Court Judge

Chip Shaner (10082)
B. Joseph Beecroft (10424
SHANER LEGAL GROUP
P.O. Box 26617
Salt Lake City, UT 84126
Telephone: 866/211-8660
Email: office@shanerlegalgroup.com
Reference No. 3041598

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

NAR INC

Plaintiff

v.

LUIS A VACA-GALLARDO

Defendant(s)

STIPULATED JUDGMENT

Case No. 259934709

JUDGE THADDEUS MAY

Pursuant to a Stipulation signed by the parties, which has been breached by Defendant(s), and for good cause showing;

It is ORDERED AND ADJUDGED AS FOLLOWS:

1. Judgment is entered in favor of Plaintiff and against LUIS A VACA-GALLARDO as follows:

PRINCIPAL BALANCE:	$ 507.14
COLLECTION FEES:	$ 0.00
PRE-JUDGMENT INTEREST FROM 12/06/2024:	$ 82.99
COMPLAINT FILING FEE:	$ 90.00
PROCESS SERVICE FEE:	$ 41.00
OTHER COURT COSTS:	$ 0.00
ATTORNEY FEES:	$ 725.00
RETURN CHECK FEE:	$ 0.00
LESS PAYMENTS RECEIVED	-$ 600.00
LESS ACCOUNT ADJUSTMENTS:	-$
TOTAL AMOUNT OF JUDGMENT:	**$ 846.13**

2. The Judgment interest rate that was agreed upon by the parties and is found in paragraph 5 of the Stipulation and is to be applied to this Judgment is 14.23%

3. This Judgment includes costs and expenses incurred in pursuing the collection of the Judgment and may be augmented for additional attorney's fees pursuant to Rule 73, Utah Rules of Civil Procedure.

****THE SIGNATURE FOR THIS PAPER APPEARS AT THE TOP OF THE FIRST PAGE***

FIRST DEFENDANT
NAME: LUIS A VACA-GALLARDO
ADDRESS: 885 MEADOW PINE CT
 APT 21 SALT LAKE CITY, UT 84106-1336
DOB: 10/02/1982
SS#: xxx-xx-

SECOND DEFENDANT
NAME:
ADDRESS:
,
DOB:
SS#: xxx-xx-

CERTIFICATE OF SERVICE

I hereby certify that on 10/6/2026, a true and correct copy of the foregoing Stipulated Judgment was emailed to the Defendant(s) at the following address:

LUIS A VACA-GALLARDO
 E_MAIL VACA_LUIS@ICLOUD.COM

/s/ Ashlyn Boyer
.....