The Order of the Court is stated below:
Dated: October 18, 2026 01:18:38 PM **/s/** CHARLES A. STORMONT
District Court Judge

Bret R. Evans (15131)
Devon L. Allgood (19220)
SNELL & WILMER L.L.P.
15 West South Temple, Suite 1200
Salt Lake City, Utah 84101
Telephone: (801) 257-1900
Email: bevans@swlaw.com
dallgood@swlaw.com
Attorneys for Plaintiff JPMorgan Chase Bank, N.A.

IN THE THIRD JUDICIAL DISTRICT COURT IN AND FOR SALT LAKE COUNTY, STATE OF UTAH

JPMORGAN CHASE BANK, N.A., a national association, Plaintiff, vs. **ACROL, LLC**, a Utah limited liability company; **J CURT PAYNE**, an individual, Defendants.	**DEFAULT JUDGMENT** Case No. 260900483 Judge Charles Stormont

Pursuant to Rules 54, 55(b), and 58A of the Utah Rules of Civil Procedure, and upon finding all the conditions for entering default judgment present in this case, the Court hereby enters default judgment for Plaintiff JPMorgan Chase Bank, N.A., ("**Chase**") and against Defendants Acrol, LLC and J Curt Payne. Based upon the record in this case, and for good cause appearing:

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED as follows:

A. Judgment is entered in favor of Chase in the principal amount of $48,680.94 ("**Judgment Amount**");

B. Pursuant to Utah Code § 15-1-4(2)(a) and the Loan Documents, post-judgment interest shall be allowed on the Judgment Amount at the rate of 12.25% per year. Interest shall be calculated from the date this Default Judgment is entered.

C. This Default Judgment may be augmented by the reasonable costs, expenses, and fees incurred by Chase in obtaining the Default Judgment or collecting upon the Default Judgment with the same being established pursuant to the Utah Rules of Civil Procedure.

----------END OF ORDER----------

Pursuant to Rule 10(e) of the Utah Rules of Civil Procedure, this Judgment will be entered by the Court's signature at the top of the first page.

CERTIFICATE OF SERVICE

I hereby certify that on September 30, 2026, I caused a true and correct copy of the foregoing **[proposed] DEFAULT JUDGMENT** and to be served on the following as indicated below:

Via U.S. Mail, postage prepaid, to the following:

Acrol, LLC
c/o J Curt Payne
1053 E. Hackamore Drive
Draper, Utah 84020

J Curt Payne
1053 E. Hackamore Drive
Draper, Utah 84020

/s/ Jessica Ritchie