The Order of the Court is stated below:
Dated: October 21, 2026 08:30:46 AM
/s/ GAYLIN MARTINDALE
District Court Clerk

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

Midland Credit Management, Inc., Plaintiff, vs. STEPHANIE M ESPINOZA Defendant	**DEFAULT JUDGMENT** Case No. 269926496 Judge AMANDA MONTAGUE

Defendant, having failed to plead or otherwise defend in this action and a Default having been entered, it is hereby ordered that Plaintiff herein be awarded Judgment against Defendant as follows:

Plaintiff's Account Balance	$5,268.09
Interest (Per U.C.A. § 15-1-4(3)(a))	$0.00
Attorney's fees	$0.00
Accrued costs to date of Judgment	$280.00
Collection Costs	$0.00
LESS amounts paid by Defendant	$0.00
Total Judgment	$5,548.09

Once judgment is entered, post-judgment interest rate will accrue at 5.51% -- (Per U.C.A. § 15-1-4(3)(a)) --. Further, 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 ********