The Order of the Court is stated below:
Dated: October 21, 2026 04:29:10 PM **/s/** STEPHEN L. NELSON
District Court Judge

1JEFFERSON S. CANNON #12462
CANNON LAW ASSOCIATES

Attorney for Creditor

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File Reference No. 2250451

THIRD DISTRICT COURT, STATE OF UTAH

SALT LAKE COUNTY, SALT LAKE DEPARTMENT

CERNUNNOS FINANCE, LLC DBA ADVANCE FINANCIAL 24/7 Plaintiff, vs. KIRSTEN NEWBY Defendant.	**ORDER AND JUDGMENT** Civil No. 269903584 Judge Stephen Nelson

This matter came on regularly before the above-entitled Court pursuant to plaintiff's Stipulation. Based upon the Declaration of Non-Compliance filed herewith, and the Court being otherwise advised in the premises, it is hereby

ORDERED, ADJUDGED AND DECREED that Plaintiff shall have a Judgment against Defendant, Kirsten Newby, as follows:

1. For Judgment in the stipulated agreement amount of $1264.04, (Principal sum of $191.04, Interest in the sum of $278.00, Late fees/NSF fee in the sum of $315.00,

Filing Fee $90.00, Service Fee $40.00, Attorney fees in the sum of $350.00) , less payments made prior to October 21, 2026 in the amount of $.00.

The total Judgment **$1,264.04** shall bear interest at the rate of **5.51%** per annum until paid in full.

The judgment may be augmented in the amount of reasonable costs expended in collecting said judgment by execution or otherwise as shall be established by declaration.

ORDERED BY THE COURT AS DESIGNATED BY THE COURT STAMP AT THE TOP OF THIS DOCUMENT

CERTIFICATE OF MAILING

I do hereby declare that I caused to be mailed a true and correct copy of the foregoing proposed **Order and Judgment,** postage prepaid, this 21 day of October, 2026 to the following:

Kirsten Newby
5734 S Quail Cir H308
Salt Lake City UT 84129

/s/ JulieAnna Turner
File Reference No. 2250451