The Order of the Court is stated below:
Dated: October 21, 2026 05:54:40 PM **/s/** RICHARD PEHRSON District Court Judge

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. SCOTT NAYLOR Defendant	**JUDGMENT** Case No. 269919753 Judge RICHARD PEHRSON

The Court, having granted Motion for Summary Judgment, hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

Plaintiff's Account Balance	$13,143.63
Interest	$0.00
Attorney's fees	$0.00
Accrued costs to date of Judgment	$440.00
Collection Costs	$0.00
LESS amounts paid by Defendant	$0.00
Total Judgment	$13,583.63

The post-judgment interest rate will accrue at 5.51%. 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 *********

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on October 20, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

SCOTT NAYLOR
9485 S WHEATLEIGH CT
SOUTH JORDAN UT 84095-3353

/s/ Terri Ongley