**The Order of the Court is stated below:**
**Dated:** October 22, 2026 07:37:52 PM **/s/** JAMES GARDNER District Court Judge

Mark Andrus (14416)
Sean Morrissey (13083)
Jordan Allen (19431)
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**THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH**
**SALT LAKE COUNTY, SALT LAKE CITY DEPARTMENT**

| | |
|---|---|
| PORTFOLIO RECOVERY ASSOCIATES, LLC,<br>Plaintiff,<br>vs.<br>NANNETTE HANSEN,<br>Defendant | **JUDGMENT**<br><br>Case No.269907995<br>Judge: James Gardner |

Based on the Plaintiff's Declaration of Non-Compliance with the Stipulation, the Court hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

| | | |
|---|---|---|
| Plaintiff's Account Balance | | $4,684.48 |
| Interest (Per U.C.A. § 15-1-4(3)(a)) | | $0.00 |
| Attorney's fees | | $0.00 |
| Accrued costs to date of Judgment | | $265.00 |
| Collection Costs | | $0.00 |
| LESS amounts paid by Defendant | | $360.00 |
| | Total Judgment | $4,589.48 |

Once judgment is entered, 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 19, 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:

Lisa Owings
Owings Law, LLC
491 BROWN ST
Akron OH 44311

Lisa@LDOwingsLaw.com

/s/ Terri Ongley