The Order of the Court is stated below:
Dated: October 23, 2026 02:20:18 PM **/s/** PIPIENA TONGA District Court Clerk

1Gurstel Law Firm, P.C.
Spencer B. Lythgoe (#11921)
Chadd A. Johnson (#16291)
Cassidy Pettit (#20339)
Soundarya Jayaraman (#20630)
Attorney for Plaintiff
6681 Country Club Drive
Golden Valley, MN 55427
866-964-0232
info@gurstel.com
File #: 2059891

IN THE THIRD JUDICIAL DISTRICT COURT OF SALT LAKE COUNTY
STATE OF UTAH, SALT LAKE CITY DEPARTMENT

Capital One, N.A., successor by merger to Discover Bank Plaintiff, v. Bailey B Kreitzer Defendant	**DEFAULT JUDGMENT** Civil Number. 269927735 Judge: ELIZABETH A HRUBY-MILLS

The Defendant Bailey B Kreitzer has failed to plead or otherwise defend in this action and default has been entered.

IT IS ORDERED that Plaintiff Capital One, N.A., successor by merger to Discover Bank, be awarded judgment against said Defendant Bailey B Kreitzer in the amount of:

Principal.....$13,382.45
Accrued costs.....$440.00
Less Payments/Credits.....$0.00
TOTAL JUDGMENT.....$13,822.45

Plaintiff specifically and expressly disclaims attorneys fees and requests 0% post judgment interest. The judgment may be augmented to include after accruing costs expended in the collection of said judgment subject to court approval.

PLEASE SEE TOP OF PAGE FOR COURT STAMP AND DATE.