**The Order of the Court is stated below:**
**Dated:** October 26, 2026 09:48:36 AM **/s/** TODD HILBIG
District Court Judge

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IN THE THIRD JUDICIAL DISTRICT COURT

TOOELE COUNTY, STATE OF UTAH

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|---|---|
| AMERICA FIRST FEDERAL CREDIT UNION,<br><br>Plaintiff,<br>vs.<br><br>CORY E. BARBER,<br><br>Defendant. | DEFAULT JUDGMENT<br><br>Civil No. 260301761<br><br>Judge Todd Hilbig |

IN THIS ACTION, Defendant Cory E. Barber (the "Defendant"), having been served with process and having failed to appear and answer Plaintiff America First Federal Credit Union's Complaint on file herein, the legal time for answering having expired, and the default of the Defendant having been duly entered according to law, now upon application of Plaintiff to the Court, JUDGMENT IS HEREBY ENTERED as follows:

1. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the Note, as such term is defined in the Complaint,

which is $4,803.15, plus interest at the contract rate of 6.99% from June 10, 2026, until paid in full;

2. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the Visa Card, as such term is defined in the Complaint, which is $30,142.24, plus interest at the contract rate of 10.74% from June 10, 2026, until paid in full;

3. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the LOC as such term is defined in the Complaint, which is $1,047.10, plus interest at the contract rate of 13.75% from June 10, 2026, until paid in full;

4. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the Negative Shares as such term is defined in the Complaint, which is $733.74, plus pre-judgment interest at the statutory rate of 10% per year from June 10, 2026, until the date hereof, and post-judgment interest thereafter at the statutory rate until paid in full;

5. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney's fees of $1,402.00 and costs of $420.00;

6. This total judgment awarded to the Plaintiff, excluding prejudgment and post-judgment interest is $38,548.23; and

7. It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise, as allowed by statute or rule and approved by the Court.

**APPROVAL BY THE COURT:**

**The Third Judicial District Judge's signatory stamp will appear at the top of the first page of this document approving this Order.**