The Order of the Court is stated below:
Dated: November 02, 2026 10:07:53 AM **/s/** THADDEUS MAY
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

PORTFOLIO RECOVERY ASSOCIATES, LLC, Plaintiff, vs. LAURA ESPINOSA Defendant	**JUDGMENT** Case No. 269919827 Judge Thaddeus May

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

Plaintiff's Account Balance	$1,720.48
Interest	$0.00
Attorney's fees	$0.00
Accrued costs to date of Judgment	$170.00
Collection Costs	$0.00
LESS amounts paid by Defendant	$0.00
Total Judgment	$1,890.48

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 28, 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:

LAURA ESPINOSA
292 W GALENA PARK BLVD APT 211
DRAPER UT 84020

/s/ Terri Ongley