Mark Andrus (14416)
Sean Morrissey (13083)
Jordan Allen (19431)
Blaine Edwards (14441)
JOHNSON MARK PC
Attorneys for Plaintiff
P.O. Box 7811 Sandy, UT 84091
Tel 844-671-7071
utahattorneys@jmlaw.com

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

MIDLAND CREDIT MANAGEMENT, INC., Plaintiff, vs. KELLY GARDNER, Defendant	**SATISFACTION OF JUDGMENT** Case No.259915240 Judge: ADAM MOW

The undersigned, for and on behalf of the above named Plaintiff, hereby certifies that the Judgment against Defendant has been satisfied.

I certify under criminal penalty of the State of Utah that the foregoing is true and correct. Utah Code § 78B-18a-106.

DATED: November 10, 2026

/s/ *Mark Andrus*
Mark Andrus

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 10, 2026, I sent a true and correct copy of the foregoing Satisfaction of Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

KELLY GARDNER
58 E GOLDEN PRIVET DR
DRAPER UT 84020-7024

/s/Terri Ongley

25-52456