The Order of the Court is stated below:
Dated: November 13, 2026 10:22:04 AM **/s/** ROBERT FAUST
District Court Judge

DAVID M. McGRATH (USB #6276)
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Attorney for Plaintiff

IN THE THIRD JUDICIAL DISTRICT COURT IN AND FOR SALT LAKE COUNTY, STATE OF UTAH

ZIONS BANCORPORATION, N.A. dba ZIONS FIRST NATIONAL BANK, Plaintiff, vs. CHRISTINA C. LAAU, Defendant.	**JUDGMENT BY DEFAULT** Civil No. 260906371 Judge Robert Faust

IN THIS ACTION Defendant Christina C. Laau, having been regularly served with process and having failed to appear and answer Plaintiff's Verified Complaint filed herein, the legal time for answering having expired, and the default of Defendant in the premises having been duly entered according to law, and there being no just reason for delay, now upon the application of Plaintiff to this Court, judgment is hereby entered against Defendant in accordance with the prayer of said Verified Complaint.

WHEREFORE, by virtue of the law, and by reason of the premises aforesaid, IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that judgment is entered in favor of Plaintiff and against Defendant Christina C. Laau as follows:

(i) For the principal amount of $1,415.49, plus accrued interest in the amount of $697.82 through November 11, 2026, plus accruing interest on the principal amount at the rate of

16.24% per annum, both before and after judgment, from November 12, 2026 until paid in full, plus late charges in the amount of $100.00.

(ii) For the principal amount of $2,131.89, plus accrued interest in the amount of $100.01 through November 11, 2026, plus accruing interest on the principal amount at the rate of Plaintiff's prime rate plus 13.00% per annum, both before and after judgment, from November 12, 2026 until paid in full.

(iii) For Plaintiff's collection costs in the amount of $300.00, together with attorney's fees claimed under Rule 73(f) of the Utah Rules of Civil Procedure in the amount of $475.00.

The total judgment amount in this action is $5,220.21.

IT IS FURTHER ORDERED, that the judgment entered as described above may be augmented (i) in the amount of reasonable costs incurred by Plaintiff in collecting said judgment, and (ii) in the amount of attorney's fees as allowed by Rule 73, Utah Rules of Civil Procedure.

--------- END OF ORDER – SIGNATURE APPEARS AT TOP OF FIRST PAGE ---------