The Order of the Court is stated below:
Dated: November 13, 2026 10:46:31 AM **/s/** EMMA FITZGERALD District Court Clerk

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THIRD DISTRICT COURT IN AND FOR
SALT LAKE COUNTY - SALT LAKE DEPARTMENT, STATE OF UTAH

JEFFERSON CAPITAL SYSTEMS, LLC, Plaintiff, v. JOSEPH M RICHARDS, Defendant.	**DEFAULT JUDGMENT** Case No.: 269926432 Judge: RICHARD PEHRSON

The Defendant(s) JOSEPH M RICHARDS, having failed to plead or otherwise defend in this action and default having been entered, it is hereby ordered that Plaintiff be awarded judgment. As against said Defendant(s) JOSEPH M RICHARDS:

Principal, as of July 24, 2023:	$3,376.32
Costs:	$ 260.00
Payments:	$ 0.00
Total:	**$3636.32**

With post judgment interest accruing on such Total Judgment at the statutory rate of 5.51%, which is in accordance with Utah Code Ann. 15-1-4. Additionally, plaintiff may be entitled to after accruing costs and expenses expended in the collection of said Judgment as allowed by law or if such after accruing costs are approved by the Court, after a showing of considerable additional efforts in collecting the Judgment

The signature of the Court appears at the top right of the page.