The Order of the Court is stated below:
Dated: November 13, 2026 02:25:42 PM **/s/** BIANCA OCAMPO-SILVA District Court Clerk

Anthony E. Loubet (#15662)
APG FINANCIAL, INC.
P.O BOX 572040
MURRAY UT 84157
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Attorney for Plaintiff APG Financial, Inc

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

APG FINANCIAL, INC. Plaintiff, vs. MELISSA OWENS, an individual, Defendant.	**DEFAULT JUDGMENT** Case No. 269902345 Judge: Patricia Kuendig

In the above action Defendant, Melissa Owens, has failed to plead or otherwise defend in response to the Complaint in this action and default has been entered.

IT IS THEREFORE ORDERED that Plaintiff be awarded Judgment against said Defendant in the amount of:

$ 4,794.61 – Principal Balance
$ 200.00– Court Filing Fee
$ 100.00 – Process Server Fees – *See Docket Nos. 3 and 9* ($55-Motion Ex Parte for Service by Other Means; $45- Return of Service on Court Docket)
$ 350.00 – Attorneys Fees pursuant to Rule 73 of the Utah Rules of Civil Procedure
$ 5,569.61 **– TOTAL JUDGMENT**

with ongoing interest at the rate of 13.51% per annum from the date of this judgment until paid in full, pursuant to Utah Code § 15-1-4(4)), because the claims in this action involve the purchase of goods and services.

IT IS FURTHER ORDERED that upon application to the Court and upon Court approval, this judgment may be augmented in the amount of reasonable costs and attorney fees expended in enforcing or collecting said judgment by execution or otherwise as shall be established by affidavit.

----------END OF ORDER----------

The Court signature, seal, and date of this Order appear at the top of the first page of this document.

CERTIFICATE OF SERVICE

I hereby certify that on the date signed below, I caused a true and correct copy of the foregoing **DEFAULT JUDGMENT**, to be served via USPS First-Class mail upon the following:

Melissa Owens
2025 South 200 W.
Bountiful, UT 84010

DATED: November 13, 2026.

/s/ Anthony E. Loubet
Anthony E. Loubet, Esq.
Attorney for Plaintiff