The Order of the Court is stated below:
Dated: November 16, 2026 02:26:24 PM **/s/** RICHARD PEHRSON
District Court Judge

Chip Shaner (10082)
B. Joseph Beecroft (10424
SHANER LEGAL GROUP
P.O. Box 26617
Salt Lake City, UT 84126
Telephone: 866/211-8660
Email: office@shanerlegalgroup.com
Reference No. 2528298

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

NAR INC
Plaintiff

v.

JOSE GARAY-RAMIREZ
Defendant(s)

STIPULATED JUDGMENT

Case No. 269913135

JUDGE RICHARD PEHRSON

Pursuant to a Stipulation signed by the parties, which has been breached by Defendant(s), and for good cause showing;

It is ORDERED AND ADJUDGED AS FOLLOWS:

1. Judgment is entered in favor of Plaintiff and against JOSE GARAY-RAMIREZ as follows:

PRINCIPAL BALANCE:	$ 253.73
COLLECTION FEES:	$ 101.49
PRE-JUDGMENT INTEREST FROM 02/23/2021:	$ 128.39
COMPLAINT FILING FEE:	$ 90.00
PROCESS SERVICE FEE:	$ 26.00
OTHER COURT COSTS:	$ 0.00
ATTORNEY FEES:	$ 900.00
RETURN CHECK FEE:	$ 0.00
LESS PAYMENTS RECEIVED	-$ 100.00
LESS ACCOUNT ADJUSTMENTS:	-$
TOTAL AMOUNT OF JUDGMENT:	**$ 1399.61**

2. The Judgment interest rate that was agreed upon by the parties and is found in paragraph 5 of the Stipulation and is to be applied to this Judgment is 13.51%

3. This Judgment includes costs and expenses incurred in pursuing the collection of the Judgment and may be augmented for additional attorney's fees pursuant to Rule 73, Utah Rules of Civil Procedure.

****THE SIGNATURE FOR THIS PAPER APPEARS AT THE TOP OF THE FIRST PAGE***

FIRST DEFENDANT
NAME: JOSE GARAY-RAMIREZ
ADDRESS: 3838 S 8365 W
MAGNA, UT 84044
DOB: 08/08/1988
SS#: xxx-xx-

SECOND DEFENDANT
NAME:
ADDRESS:
,
DOB:
SS#: xxx-xx-

CERTIFICATE OF SERVICE

I hereby certify that on 11/5/2026, a true and correct copy of the foregoing Stipulated Judgment was emailed to the Defendant(s) at the following address:

JOSE GARAY-RAMIREZ
E_MAIL JOSEGARAY88@ICLOUD.COM

/s/ Ashlyn Boyer
.....