The Order of the Court is stated below:
Dated: November 16, 2026 10:15:12 PM **/s/** JAMES GARDNER
District Court Judge

DAVID M. McGRATH (USB #6276)
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Salt Lake City, UT 84130-0709
Telephone: (801) 844-7619
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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. GRETCHEN S. MCNEES, Defendant	**JUDGMENT** Civil No. 250903624 Judge James Gardner

Based upon the Affidavit of David M. McGrath Regarding Default Under Stipulation filed in this action which sets forth the default of Defendant Gretchen S. McNees under the Stipulation Regarding Payment of the Subject Obligation dated September 15, 2025, and good cause appearing therefore,

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that judgment is hereby entered against Defendant Gretchen S. McNees as follows:

(i) For the principal amount of $5,379.45 plus accrued interest in the amount of $227.87 through September 28, 2026, plus accruing interest on the principal amount at the rate of 10.99% per annum, both before and after judgment, from September 29, 2026 until paid in full.

(ii) For Plaintiff's collection costs in the amount of $270.00, 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 $6,352.32.

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 ---------

NOTICE TO SUBMIT

TO: Defendant Gretchen S. McNees

You will each please take notice that the undersigned attorney for Plaintiff will submit the above and foregoing **JUDGMENT** to the judge of the above-entitled Court for signature, upon the expiration of seven (7) days from the date this Notice is mailed to you and after allowing seven (7) days for mailing, unless written objection is filed prior to that time pursuant to Rule 7(j)(4), Utah Rules of Civil Procedure. Please govern yourself accordingly.

DATED this 28th day of September, 2026.

/s/ David M. McGrath

DAVID M. McGRATH
Attorney for Plaintiff

CERTIFICATE OF SERVICE

I hereby certify that on this 29th day of September, 2026, I caused a true and correct copy of the foregoing proposed **JUDGMENT** to be served as follows:

Person's Name and Address	Method of Service
Gretchen S. McNees 4209 White Birch Road South Jordan, UT 84009	Regular first-class mail

/s/ Andrea Jaroscak