The Order of the Court is stated below:
Dated: November 17, 2026 11:46:50 AM **/s/** KACI BOBO
District Court Clerk

1Gurstel Law Firm, P.C.
Spencer B. Lythgoe (#11921)
Chadd A. Johnson (#16291)
Cassidy Pettit (#20339)
Soundarya Jayaraman (#20630)
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File #: 2070010

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

American Express National Bank Plaintiff, v. Raquel Kumrow aka Raquel L Kumrow and Nacl Photography Defendants	**DEFAULT JUDGMENT** Civil Number. 269927038 Judge: DIANNA GIBSON

The Defendants Raquel Kumrow aka Raquel L Kumrow and Nacl Photography have failed to plead or otherwise defend in this action and default has been entered.

IT IS ORDERED that Plaintiff American Express National Bank, be awarded judgment against said Defendants Raquel Kumrow aka Raquel L Kumrow and Nacl Photography in the amount of:

Principal.....$18,428.29
Accrued costs.....$450.00
Less Payments/Credits.....$0.00
TOTAL JUDGMENT.....$18,878.29

Without post-judgment interest. The judgment may be augmented to include after accruing costs expended in the collection of said judgment subject to court approval.

PLEASE SEE TOP OF PAGE FOR COURT STAMP AND DATE.

MAILING CERTIFICATE

I, the undersigned, hereby certify that a true and correct copy of the foregoing DEFAULT JUDGMENT, was mailed on this 9th day of November, 2026, postage prepaid to:

Raquel Kumrow and Nacl Photography
5080 S Ute Cir
Salt Lake City UT 84107

/s/ CHADD JOHNSON
CHADD JOHNSON
Attorney for Plaintiff