The Order of the Court is stated below:
Dated: November 17, 2026 04:18:13 PM **/s/** ALEX REDD
District Court Clerk

1602970

Brody Valerga (11789)
Quinn M. Kofford (6261)
P.O. Box 1280
American Fork, UT 84003
Telephone: 801-642-0873
Email: legal@MLC123.com
Attorney for Plaintiff

In the Third District Court of Utah
Third Judicial District, Salt Lake County
Salt Lake City Department
450 South State St., Salt Lake City, UT 84114

Mountain Land Collections, LLC Plaintiff, vs. Joy Byrd aka Joy Cosby and Dennis Wayne Byrd, JR, Defendants	**Default Judgment** Civil Number: 269927968 Judge: Mettler

The Defendants Joy Byrd aka Joy Cosby and Dennis Wayne Byrd, JR having failed to plead or otherwise defend in this action and a default having been entered, it is hereby ordered that Judgment hereby enters in favor of the Plaintiff and against the Defendants as more particularly set forth below, with all amounts current as of November 16, 2026.

Joint and Several Judgment

Against **Joy Byrd aka Joy Cosby and Dennis Wayne Byrd, JR,** jointly and severally:

Remaining Amount Assigned (as plead in the Complaint):		$426.47
Interest:		$41.80
Court Costs:	$127.00	
Other Costs of Collection	$0.00	
Attorney's Fees:__	$0.00	

Less Payments/Other Credits (since Complaint was filed): <$5.00>

TOTAL: $590.27

The underlying action was brought for the purchase of goods and/or services and/or for breach of contract for the purchase of goods and/or services. Post-judgment interest will continue to accrue at the rate(s) indicated below for each Defendant, based on the relevant portion of Utah Code Ann. 15, also indicated below for each Defendant.

Joy Byrd aka Joy Cosby

Account /Assignor	Interest Rate
Acct #4547600 / Epic Emergency Physicians Integrated Care	13.51%** per Utah Code Ann. 15-1-4(4)

Dennis Wayne Byrd, JR

Account /Assignor	Interest Rate
Acct #4547600 / Epic Emergency Physicians Integrated Care	13.51%** per Utah Code Ann. 15-1-4(4)

**This rate is 10% plus the federal post judgment interest rate in effect as of January 1 of the year in which the judgment is entered, as prescribed by Utah Code Ann. 15-1-4(4).

Additionally, Plaintiff may be entitled to after accruing costs and expenses expended in the collection of said judgment(s) if such after accruing costs are approved by the Court after a showing of considerable additional efforts in collecting the judgment(s) or

to the extent such costs and expenses are expressly authorized by statute.

BY ORDER OF THE COURT

-- In accordance with the Utah State District Court's E-filing Standard No. 4, and URCP Rule 10(e), this Judgment displays an electronic signature at the top of the first page.--