The Order of the Court is stated below:
Dated: November 18, 2026 11:35:47 AM **/s/** JOEL FERRE
District Court Judge

Richard C. Terry, USB No. 3216
Douglas A. Oviatt, USB No. 12192
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IN THE THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH

SALT LAKE COUNTY, SALT LAKE DEPARTMENT

ARIVO ACCEPTANCE, LLC, Plaintiff, v. ROBERT L. GRAINGER & BRITNEY M. TORRES, Defendant.		**DEFAULT JUDGMENT** Civil No. 260906928 Judge: Joel Ferre (Tier 1 Discovery)

ROBERT L. GRAINGER
13159 South 1300 West
Riverton, Utah 84065

BRITNEY M. TORRES
13159 South 1300 West
Riverton, Utah 84065

In this action, Defendant, ROBERT L. GRAINGER & BRITNEY M. TORRES, have ~~has~~ been regularly served with process, and have failed to appear and answer Plaintiff's Complaint ~~filed herein~~. The legal time for answering has expired and the default of the Defendant has been duly entered according to law. Upon the application of Plaintiff to the above-entitled Court,

judgment is ~~hereby~~ entered against Defendant, ROBERT L. GRAINGER & BRITNEY M. TORRES, pursuant to Plaintiff's Complaint.

~~WHEREFORE, by virtue of the law, and by reason of the aforesaid,~~

IT IS ~~HEREBY~~ ORDERED, ADJUDGED AND DECREED that Plaintiff be awarded judgment against Defendant, ROBERT L. GRAINGER & BRITNEY M. TORRES, as follows:

$ 5,192.97	Principal,
$ 136.59	Accrued interest from August 5, 2026 to October 9, 2026 at 14.77%
$ 305.00	Accrued costs to October 9, 2026, and
$ 1,059.50	Attorney's fees to October 9, 2026,
$ 6,694.06	**TOTAL JUDGMENT,**

with interest accruing on the Total Judgment from October 9, 2026, at the rate of 14.77% until paid in full.

Furthermore, the Utah Division of Motor Vehicles is ~~HEREBY~~ ORDERED to disclose all motor vehicle records pertaining to Defendant, or information pertaining to Defendant in connection with a motor vehicle record, for the purpose of assisting Plaintiff in executing, enforcing, or collecting this Judgment.

IT IS FURTHER ORDERED that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting this judgment. Said augmented judgment ~~may be awarded based upon affidavit of Plaintiff's counsel and without further motion or notice to Defendant~~ is subject to court approval or by court order.

*****EXECUTED AND ENTERED BY THE COURT AS INDICATED BY THE DATE AND SEAL AT THE TOP OF THE FIRST PAGE.*****