The Order of the Court is stated below:
Dated: November 18, 2026 11:36:59 AM **/s/** GAYLIN MARTINDALE
District Court Clerk

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

MEADE RECOVERY SERVICES, LLC, a Utah Limited Liability Company, Plaintiff, v. Wayne Gavin, Defendant.	**DEFAULT JUDGMENT** Case No. **269928408** Judge **Amanda Montague**

Defendant, Wayne Gavin has failed to plead or otherwise defend in this action and default has been entered.

The Court finds that the Plaintiff has proven by reasonable efforts that Defendant is not currently in military service, and the facts attested to in the Affidavit of Military Service on file with the court, together with supporting documentary evidence corroborate this Court's finding that Defendant is not currently in military service to the United States of America. Therefore, pursuant to the Servicemembers Civil Relief Act, 50 U.S.C. § 3901 *et seq.*, this Court may enter a Default Judgment in favor of Plaintiff against Defendant.

IT IS ORDERED that Plaintiff, Meade Recovery Services, LLC, be awarded judgment against the following Defendant:

Wayne Gavin (Social Security # XXX-XX-3637) Date of Birth: 6/25/1986, who resides in Salt Lake County, at 4223 S 4000 W, West Valley City, UT, 84120.

The amount of the judgment is calculated as follows:

Original Amount of the debt:	$321.68
Accrued interest, 26% APR (from 3/12/2024 to 11/16/2026)	$86.69
Collection Fees (allowed by contract at 33%)	$106.15
Court Filing Fee	$105.00
Attorney's fees (allowed by contract, shown by Affidavit, and/or pursuant to Rule 73, U.R.C.P)	$350.00
Service of Process Costs (Affidavit of Process Server, on file with court)	$35.00
Less Payments:	- $0.00
Total Judgment Amount	**$1,004.52**

Any additional court costs, service of process costs and accrued interest at the contract rate (26% APR) from 3/12/2024 to the date of entry of judgment, and thereafter at the post-judgment rate, may be augmented only by further order of the court.

It is **FURTHER ORDERED**, pursuant to Rule 73 (d), U.R.C.P., that this Judgment may be augmented after further order of the court in order to add any amount expended by Plaintiff for attorney's fees that arise from considerable additional efforts in collecting or defending the judgment. Accordingly, in the future, Plaintiff may file additional Motions, supporting Affidavits and evidence with this court showing justification for augmentation of this Judgment that may be awarded to Plaintiff against Defendant Wayne Gavin.

[The Court's signature appears at the top of the first page.]

---------- END OF ORDER ----------