The Order of the Court is stated below:
Dated: November 19, 2026 02:00:18 PM **/s/** VERNICE TREASE
District Court Judge

J. Benson Miller (11722)
In-House Counsel
Titanium Funds, LLC
4581 West 3500 South
West Valley City, UT 84120
Ph. (801) 924-2866
E-mail: recovery@titaniumfunds.com

Attorney for Plaintiff

IN THE SALT LAKE DEPT. OF THE THIRD JUDICIAL DISTRICT COURT
SALT LAKE COUNTY, STATE OF UTAH
450 S STATE ST., SALT LAKE, UT 84114 – 801.238.7300

TITANIUM FUNDS, LLC, a Utah Limited Liability Company, Plaintiff, v. HEATHER CRAINE, an individual Defendant.	SUMMARY JUDGMENT Case No. 259924559 Judge: VERNICE TREASE

The Court entered its Order granting Plaintiff's Motion for Summary Judgment on May 28, 2026. Pursuant to Rules 54 and 58A of the Utah Rules of Civil Procedure, and good cause appearing, JUDGMENT IS HEREBY ENTERED as follows:

1. Judgment is entered in favor of Plaintiff Titanium Funds, LLC and against Defendant Heather Craine.

2. This Judgment arises from the deficiency balance owing on a retail installment/loan agreement dated November 11, 2024, for the purchase of a 2014 Ford Focus, VIN 1FADP3F28EL238276.

3. Defendant Heather Craine is liable to Plaintiff in the following amounts:

Amount owed at the time of Write-Off:	$14,587.81
Less proceeds of collateral sale, if any:	($3,850.00)
Amount of debt after deducting the proceeds of the sale:	$10,737.81
Aggregate amounts of expenses of retaking, holding, preparing for disposition, processing, and disposing of the collateral	0.00
Plaintiff's good faith debt reduction:	($1,237.81)
Total Amount of Damages:	$9,500.00

4. Court costs in the amount of $240.00.

5. Attorney fees in the amount of $350.00, as provided in the Loan Agreement.

6. Post-judgment interest shall accrue on this Judgment at the rate of 24.95% per annum from the date of entry until paid in full.

7. **TOTAL JUDGMENT:** $10,090.00, consisting of $9,500.00 in damages, $240.00 in court costs, and $350.00 in attorney fees.

8. This Judgment shall be augmented by the reasonable costs and attorney fees incurred by Plaintiff in collecting this Judgment, as shown by affidavit.

END OF DOCUMENT

In accordance with the Utah State District Courts' e-filing standards, the Judge's signature and date appear at the top of the first page.

Certificate of Service

I hereby certify that on November 18, 2026, a true and correct copy of the Summary Judgment was served upon the Defendant as follows:

[X] By Email (Utah R. Civ. P. 5):
Email Address: heather1972craine@gmail.com

[ ] By First-Class Mail (Utah R. Civ. P. 5(b)(3)(C)):
HEATHER CRAINE
475 E 900 S APT 303
SALT LAKE CITY, UT 84111

DATED this 18th day of November 2026.

/s/ Christina Smith
Paralegal, Titanium Funds, LLC