**The Order of the Court is stated below:**
**Dated:** November 23, 2026 02:33:09 PM **/s/** NICHOLAS MCCULLAGH
District Court Clerk

Anthony E. Loubet (#15662)
**APG FINANCIAL, INC.**
P.O BOX 572040
MURRAY UT 84157
Telephone: (801) 901-2294
Email: anthony.loubet@markosianauto.com

*Attorney for Plaintiff APG Financial, Inc*

**IN THE THIRD DISTRICT COURT IN AND FOR SALT LAKE COUNTY, STATE OF UTAH, SALT LAKE DIVISION**

| | |
|---|---|
| APG FINANCIAL, INC.<br><br>Plaintiff,<br><br>vs.<br><br>FERNANDO MERCADO, an individual,<br><br>Defendant. | **DEFAULT JUDGMENT**<br><br>Case No. 269930735<br><br>Judge: Heather Brereton |

In the above action Defendant, Fernando Mercado, has failed to plead or otherwise defend in response to the Complaint in this action and default has been entered.

IT IS THEREFORE ORDERED that Plaintiff be awarded Judgment against said Defendant in the amount of:

$ 7,742.74 – Principal Balance
$ 215.00– Court Filing Fee
$ 45.00 – Process Server Fees - *See* Return of Service on Court Docket
$ 475.00 – Attorneys Fees pursuant to Rule 73(f) (1) of the Utah Rules of Civil Procedure
**$** 8,477.74 **– TOTAL JUDGMENT**

with ongoing interest at the rate of 18% per annum, accruing from the date of this Judgment until paid in full, as agreed to by the parties in the Lease Agreement attached to the Complaint, pursuant to Utah Code section 15-1-4(2)(a).

IT IS FURTHER ORDERED that upon application to the Court and upon Court approval, this judgment may be augmented in the amount of reasonable costs and attorney fees expended in enforcing or collecting said judgment by execution or otherwise as shall be established by affidavit.

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

The Court signature, seal, and date of this Order appear at the top of the first page of this document.

**CERTIFICATE OF SERVICE**

I hereby certify that on the date signed below, I caused a true and correct copy of the foregoing **DEFAULT JUDGMENT**, to be served via USPS First-Class mail upon the following:

Fernando Mercado
146 30th St
Ogden, UT 84401

DATED: November 23, 2026.

/s/ Anthony E. Loubet
Anthony E. Loubet, Esq.
*Attorney for Plaintiff*