The Order of the Court is stated below:
Dated: November 23, 2026 05:29:05 PM **/s/** JAMES BLANCH
District Court Judge

Richard C. Terry, USB No. 3216
Douglas A. Oviatt, USB No. 12192
TERRY JESSOP & BITNER
311 South State, Suite 450
Salt Lake City, Utah 84111
Telephone: 801/534-0909
Facsimile: 801/534-1948
Email: richard@tjblawyers.com
Attorneys for Plaintiff

IN THE THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH

SALT LAKE COUNTY, SALT LAKE DEPARTMENT

ARIVO ACCEPTANCE, LLC, Plaintiff, v. LUKE PHELPS, Defendant.	**DEFAULT JUDGMENT** Civil No. 260906202 Judge: James Blanch (Tier 1 Discovery)

LUKE PHELPS
861 South Ice Age Drive
Pleasant Grove, Utah 84062

In this action, Defendant, LUKE PHELPS, 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, LUKE PHELPS, 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, LUKE PHELPS, as follows:

$	24,462.36	Principal,
$	963.60	Accrued interest from July 17, 2026 to September 17, 2026 at 23.19%
$	420.00	Accrued costs to September 17, 2026, and
$	902.00	Attorney's fees to September 17, 2026
$	26,747.96	TOTAL JUDGMENT,

with interest accruing on the Total Judgment from September 17, 2026, at the rate of 23.19% 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 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.*****