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IN THE SECOND JUDICIAL DISTRICT COURT

WEBER COUNTY, STATE OF UTAH

UNIVERSITY FIRST FEDERAL CREDIT UNION, Plaintiff, vs. CASEY T. DOWNS and SHANNA L. DOWNS fka SHANNA L. ZITTING, Defendants.	RENEWED JUDGMENT (Casey T. Downs) Civil No. 170904476 Judge Michael Direda
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Based upon the Order Granting Motion to Renew Judgment that was entered in the above-captioned matter IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. The Judgment previously entered in this matter on February 13, 2018, in favor of the Plaintiff and against Defendant Casey T. Downs ("Downs") is hereby renewed;
2. The amount owed under the Judgment through January 30, 2026 is Thirty-three Thousand Fifty-Six and 87/100 dollars (\$33,056.87), as follows:
 - a. principal balance of \$31,030.63;

- b. plus pre-judgment interest of \$1,358.02 accrued under the Note from June 23, 2017 to February 15, 2018;
 - c. plus accrued interest of \$11,170.37 under the Note from February 15, 2018 through January 30, 2026;
 - d. plus attorney's fees of \$1,927.50 and costs of \$485.59 awarded in Default Judgment;
 - e. plus attorney's fees of \$2,691.50 and costs of \$937.88 incurred from February 15, 2018 to January 30, 2026; and,
 - f. less payments received of \$16,544.62.
3. Interest shall continue to accrue on the principal balance of the Note at the contract rate of 6.74% per year from January 30, 2026, until paid in full; and
4. This judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise.

APPROVAL BY THE COURT:

The Second Judicial District Judge's signatory stamp will appear at the top of the first page of this document approving this Order.

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on the 18th day of March, 2026, a true and correct copy of the foregoing RENEWED JUDGMENT was served on the following parties via first class mail, postage prepaid:

Casey T. Downs
1483 West 2100 South, #140
Ogden, Utah 84401

Casey T. Downs
872 West 4150 South
Riverdale, UT 84405-2601

/s/ Caroline Peterson