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File Reference No. 2230057

SECOND DISTRICT COURT, STATE OF UTAH

WEBER COUNTY, OGDEN DEPARTMENT

CERNUNNOS FINANCE, LLC DBA ADVANCE FINANCIAL 24/7	ORDER AND JUDGMENT
Plaintiff,	
vs.	Civil No. 250907031
TERESA R LAKE	Judge Camille Neider
Defendant.	

This matter came on regularly before the above-entitled Court pursuant to plaintiff's Stipulation. Based upon the Declaration of Non-Compliance filed herewith, and the Court being otherwise advised in the premises, it is hereby

ORDERED, ADJUDGED AND DECREED that Plaintiff shall have a Judgment against Defendant, Teresa R Lake, as follows:

1. For Judgment in the stipulated agreement amount of \$6,968.87, (Principal sum of \$3,654.71, Interest in the sum of \$4511.56, NSF fees and/or late fees in the sum

of \$320.60 less prior credit received of \$1518.00), less payments made prior to June 5, 2026 in the amount of \$1,477.00.

2. For plaintiff's cost incurred herein in the sum of \$255.00. (Filing fee \$200.00 Service Fee \$55.00)
3. For a reasonable attorney's fee in the sum of \$350.00 pursuant to Rule 73 of the Utah Rules of Civil Procedure. Counsel for Plaintiff will comply with Utah Rules of Professional Conduct 5.4 and will not share legal fees.

The total Judgment **\$6,096.87** shall bear interest at the rate of **5.51%** per annum until paid in full.

The judgment may be augmented in the amount of reasonable costs expended in collecting said judgment by execution or otherwise as shall be established by declaration.

ORDERED BY THE COURT AS DESIGNATED BY THE COURT STAMP
AT THE TOP OF THIS DOCUMENT

CERTIFICATE OF MAILING

I do hereby declare that I caused to be mailed a true and correct copy of the foregoing proposed **Order and Judgment**, postage prepaid, this 8th day of June, 2026 to the following:

Teresa R Lake
2130 W 4000 S
Roy UT 84067

/s/ JulieAnna Turner
File Reference No. 2230057