



DEAN A. STUART (7640)
BRUCE L. RICHARDS & ASSOCIATES
455 East 500 South #401
Salt Lake City, UT 84111
(801) 972-0307
Attorney for Plaintiff
dean@brucerichards.law

**DISTRICT COURT OF THE STATE OF UTAH
SECOND JUDICIAL DISTRICT
WEBER COUNTY**

GOLDENWEST FEDERAL CREDIT UNION, Plaintiff, vs. NICHOLAS TODD HOVEY, Defendant.	SUMMARY JUDGMENT Case Number: 260902012 Judge: Craig Hall
--	---

Based upon Plaintiff's Motion for Summary Judgment, and the Court having granted Plaintiff's Motion for Summary Judgment,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED that judgment be awarded to Plaintiff as follows:

On the First Cause of Action against Defendant Nicholas Todd Hovey:

Principal	\$11,464.26
Court Costs	375.00
Attorney's fees	<u>350.00</u>
Total Judgment:	\$12,189.26

On the Second Cause of Action against Defendant Nicholas Todd Hovey:

Principal	\$942.22
Total Judgment:	\$942.22

The First Cause of Action judgment is subject to interest at the contract rate of 13.74% from March 24, 2025 until paid.

The Second Cause of Action judgment is subject to post-judgment interest at the legal rate under Utah Code § 15-1-4 from March 24, 2025 until paid.

This Judgment may be augmented to include after accruing costs expended in the collection of said Judgment subject to court approval.

END OF ORDER_____

In accordance with Utah R. Civ. P. 10(e) and Utah State District Courts E-filing Standard No. 4, this Order does not bear the handwritten signature of the Court, but instead displays an electronic signature at the top of the first page of this Order.

MAILING CERTIFICATE

I hereby certify that I have provided a copy of the foregoing Summary Judgment to:

Nicholas Todd Hovey
630 23rd Street, Apt 37
Ogden, UT 84401

This 22nd day of June 2026; postage prepaid.

/s/ Lynn Itchon