



1 Darwin H. Bingham (#7810)
Mark S. Middlemas (#9252)
SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.
Attorneys for America First Federal Credit Union
15 West South Temple, Suite 600
Salt Lake City, Utah 84101
Telephone: (801) 531-7870
Facsimile: (801) 326-4669
E-mail: dbingham@scalleyreading.net
E-mail: markmiddlemas@scalleyreading.net

IN THE SECOND JUDICIAL DISTRICT COURT

WEBER COUNTY, STATE OF UTAH

AMERICA FIRST FEDERAL CREDIT UNION, Plaintiff, vs. TAVIN LYKINS, Defendant.	DEFAULT JUDGMENT Civil No. 260904437 Judge Jason Nelson
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IN THIS ACTION, Defendant Tavin Lykins (the “Defendant”), having been served with process and having failed to appear and answer Plaintiff America First Federal Credit Union’s Complaint on file herein, the legal time for answering having expired, and the default of the Defendant having been duly entered according to law, now upon application of Plaintiff to the Court, JUDGMENT IS HEREBY ENTERED as follows:

1. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under Note I, as such term is defined in the Complaint, which is \$39,072.64, along with pre-judgment interest of \$1,026.64 calculated on the principal

amount at the contract rate of 9.99% per year from May 11, 2026 through August 15, 2026, for a total of \$40,099.28. Interest shall continue to accrue on the principal balance of \$39,072.64 at the contract rate of 9.99% per year from August 16, 2026, until paid in full;

2. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under Note II, as such term is defined in the Complaint, which is \$8,546.45, along with pre-judgment interest of \$162.74 calculated on the principal amount at the contract rate of 7.24% per year from May 11, 2026 through August 15, 2026, for a total of \$8,709.19. Interest shall continue to accrue on the principal balance of \$8,546.45 at the contract rate of 7.24% per year from August 16, 2026, until paid in full;

3. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the Visa Card, as such term is defined in the Complaint, which is \$9,800.29, along with pre-judgment interest of \$289.72 calculated on the principal amount at the contract rate of 11.24% per year from May 11, 2026 through August 15, 2026, for a total of \$10,090.01. Interest shall continue to accrue on the principal balance of \$9,800.29 at the contract rate of 11.24% per year from August 16, 2026, until paid in full;

4. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the amount due and owing to Plaintiff under the LOC, as such term is defined in the Complaint, which is \$541.76, along with pre-judgment interest of \$25.65 calculated on the principal amount at the contract rate of 18% per year from May 11, 2026 through August 15, 2026, for a total of \$567.41. Interest shall continue to accrue on the principal balance of \$541.76 at the contract rate of 18% per year from August 16, 2026, until paid in full;

5. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney's fees of \$1,500.00 and costs of \$414.38;

6. This total judgment awarded to the Plaintiff, excluding post-judgment interest is \$61,380.27; and

7. It is further ordered that this judgment may be augmented in the amount of reasonable costs and attorney's fees expended in collecting the judgment by execution or otherwise, as allowed by statute or rule and approved by the Court.

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.