

The Order of the Court is stated below:

Dated: September 20, 2026  
07:31:11 PM

/s/ CRISTINA ORTEGA  
District Court Judge



Mark Andrus (14416)  
Sean Morrissey (13083)  
Jordan Allen (19431)  
Blaine Edwards (14441)  
JOHNSON MARK PC  
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**SECOND JUDICIAL DISTRICT COURT, STATE OF UTAH  
WEBER COUNTY, OGDEN DEPARTMENT**

|                                                                                     |                                                                    |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| MIDLAND CREDIT MANAGEMENT, INC.,<br>Plaintiff,<br>vs.<br>JOSE R TAPIA,<br>Defendant | <b>JUDGMENT</b><br><br>Case No.260903178<br>Judge: CRISTINA ORTEGA |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------|

Based on the Plaintiff's Declaration of Non-Compliance with the Stipulation, the Court hereby enters Judgment in favor of Plaintiff and against Defendant as follows:

|                                      |            |
|--------------------------------------|------------|
| Plaintiff's Account Balance          | \$4,826.22 |
| Interest (Per U.C.A. § 15-1-4(3)(a)) | \$0.00     |
| Attorney's fees                      | \$0.00     |
| Accrued costs to date of Judgment    | \$265.00   |
| Collection Costs                     | \$0.00     |
| LESS amounts paid by Defendant       | \$300.00   |
| Total Judgment                       | \$4,791.22 |

Once judgment is entered, post-judgment interest rate will accrue at 5.51%. The Judgment may be augmented to include after accruing costs expended in the collection of said Judgment if approved by the Court or to the extent such costs and fees are expressly authorized by rule or statute. Plaintiff may continue to conduct discovery related to satisfying the Judgment.

\*\*\* SIGNATURE AND DATE AT THE TOP \*\*\*

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on September 16, 2026, I sent a true and correct copy of the foregoing Judgment was mailed/electronically mailed to the Defendant, or their attorney as applicable, at:

|                                                    |  |
|----------------------------------------------------|--|
| JOSE R TAPIA<br>508 13TH ST<br>OGDEN UT 84404-5801 |  |
|----------------------------------------------------|--|

/s/ Terri Ongley\_\_\_\_\_