The Order of the Court is stated below:
Dated: October 14, 2026 10:54:42 AM **/s/** REUBEN J RENSTROM
District Court Judge

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IN THE SECOND JUDICIAL DISTRICT COURT WEBER COUNTY, STATE OF UTAH	
AMERICA FIRST FEDERAL CREDIT UNION, Plaintiff, vs. JESUS M. AMADOR-ROJAS, Defendant.	DEFAULT JUDGMENT Civil No. 260902726 Judge Reuben J. Renstrom

IN THIS ACTION, Defendant Jesus M. Amador-Rojas (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 principal amount due and owing to Plaintiff on Note I, as such term is defined in the Complaint, which is $6,944.46 , and pre-judgment interest of $150.03 calculated on the principal amount at the contract rate of 6.74% per year from March 20, 2026 through July 15, 2026, for a total of $7,094.49. Interest shall continue to accrue on the principal balance of $6,944.46 at the contract rate of 6.74% per year from July 15, 2026, until paid in full;

2. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the principal amount due and owing to Plaintiff on Note II, as such term is defined in the Complaint, which is $20,324.20, and pre-judgment interest of $373.95 calculated on the principal amount at the contract rate of 5.74% per year from March 20, 2026 through July 15, 2026, for a total of $20,698.15. Interest shall continue to accrue on the principal balance of $20,324.20 at the contract rate of 5.74% per year from July 15, 2026, until paid in full;

3. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the principal amount due and owing to Plaintiff for the Visa Card, as such term is defined in the Complaint, which is $9,274.08 , and pre-judgment interest of $512.51 calculated on the principal amount at the contract rate of 17.24% per year from March 20, 2026 through July 15, 2026, for a total of $9,786.59. Interest shall continue to accrue on the principal balance of $9,274.08 at the contract rate of 17.24% per year from July 15, 2026, until paid in full;

4. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the principal amount due and owing to Plaintiff for the LOC, as such term is defined in the Complaint, which is $422.99, and pre-judgment interest of $19.32 calculated on

the principal amount at the contract rate of 14.25% per year from March 20, 2026 through July 15, 2026, for a total of $442.31. Interest shall continue to accrue on the principal balance of $422.99 at the contract rate of 14.25% per year from July 15, 2026, until paid in full;

5. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for the principal amount due and owing to Plaintiff for the Negative Shares, as such term is defined in the Complaint, which is $298.47, and pre-judgment interest of $9.57 calculated on the principal amount at the statutory rate of 10% per year from March 20, 2026 through July 15, 2026, for a total of $308.04. Interest shall continue to accrue on the principal balance of $298.47 at the statutory rate from July 15, 2026, until paid in full;

6. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney's fees of $475.00 and costs of $460.00;

7. This total judgment awarded to the Plaintiff, excluding post-judgment interest is $39,264.58; and,

8. 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.