The Order of the Court is stated below:
Dated: October 29, 2026 05:19:39 PM **/s/** JASON NELSON
District Court Judge

GUGLIELMO & ASSOCIATES
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SECOND JUDICIAL DISTRICT COURT, STATE OF UTAH
WEBER COUNTY, OGDEN DEPARTMENT

Capital One, N.A., successor by merger to Discover Bank, Plaintiff, vs. Ryan M Richins, an individual, Defendant	**JUDGMENT** Case No. 250908759 Judge: Hon. JASON NELSON

Based upon the Order granting Plaintiff's Motion for Summary Judgment entered in this matter.

Plaintiff Capital One, N.A., successor by merger to Discover Bank is awarded judgment against Defendant Ryan M Richins, as requested in Plaintiff's Motion for Summary Judgment, in the amount of:

Principal:	$ 15,222.03	
Accrued Costs of Court:	$ 456.00	
Payments:	$ -0.00	
Attorney Fees:	$ 0.00	WAIVED
Total Judgment:	**$ 15,678.03**	

Furthermore, judgment may be augmented upon approval of the Court in the amount of reasonable costs expended in collecting said judgment.

END OF ORDER

Signature appears on the top of the first page

CERTIFICATE OF MAILING/DELIVERY

I hereby certify that on October 26, 2026 I served a true and correct copy of the aforementioned document by mailing a copy via first class U.S. Mail, postage prepaid, and addresses to the following:

Ryan M Richins
3163 N 100 W
Ogden UT 84414-1517

/S/**Carissa Yelley**
Legal Assistant for Guglielmo and Associates