

The Order of the Court is stated below:

Dated: April 10, 2025
09:19:42 PM

/s/ H. CRAIG HALL
District Court Judge



W3369774

STATE OF UTAH
COUNTY OF

Webber

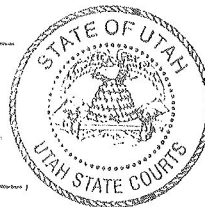
I hereby certify that the document to which this certificate is attached is a full, true and correct copy of the original filed in the Utah State Courts. WITNESS my hand and seal

this 29th day of April, 2025

CLERK/JUVENILE COURT

[Signature]

CLERK



E# 3369774 PG 1 OF 5
B. Rahimzadegan, WEBER COUNTY RECORDER
19-May-25 0124 PM FEE \$40.00 DEP LC
REC FOR: SCALLEY READING BATES HANSEN & RASI
ELECTRONICALLY RECORDED

1 Darwin H. Bingham (#7810)
Mark S. Middlemas (#9252)
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IN THE SECOND JUDICIAL DISTRICT COURT

WEBER COUNTY, STATE OF UTAH

| | |
|-------------------------------------|---------------------|
| AMERICA FIRST FEDERAL CREDIT UNION, | DEFAULT JUDGMENT |
| Plaintiff, | |
| v. | |
| JACK E. ARNELL, | Civil No. 250900628 |
| Defendant. | Judge: Craig Hall |

IN THIS ACTION, Defendant Jack E. Arnell (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 \$74,234.44, along with pre-judgment interest of \$1,009.36 calculated on the principal

amount at the contract rate of 6.99% per year from January 3, 2025 through March 15, 2025. Interest shall continue to accrue on the principal balance of \$74,234.44 at the contract rate of 6.99% per year from March 16, 2025, 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 \$15,716.78, along with pre-judgment interest of \$221.34 calculated on the principal amount at the contract rate of 7.24% per year from January 3, 2025 through March 15, 2025. Interest shall continue to accrue on the principal balance of \$15,716.78 at the contract rate of 7.24% per year from March 16, 2025, 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 \$5,649.07, along with pre-judgment interest of \$189.44 calculated on the principal amount at the contract rate of 17.24% per year from January 3, 2025 through March 15, 2025. Interest shall continue to accrue on the principal balance of \$5,649.07 at the contract rate of 17.24% per year from March 16, 2025, 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 \$5,319.50, along with pre-judgment interest of \$186.26 calculated on the principal amount at the contract rate of 18% per year from January 3, 2025 through March 15, 2025. Interest shall continue to accrue on the principal balance of \$5,319.50 at the contract rate of 18% per year from March 16, 2025, until paid in full;

5. Judgment is hereby entered in favor of the Plaintiff and against the Defendant for attorney's fees of \$1,593.00 and costs of \$425.10;

6. This total judgment awarded to the Plaintiff, excluding post-judgment interest is \$104,544.29; 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.

Electronically Recorded For:

Darwin H. Bingham (#7810)
 Mark S. Middlemas (#9252)
 SCALLEY READING BATES
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IN THE SECOND JUDICIAL DISTRICT COURT

WEBER COUNTY, STATE OF UTAH

| | |
|-------------------------------------|----------------------------|
| AMERICA FIRST FEDERAL CREDIT UNION, | JUDGMENT INFORMATION SHEET |
| Plaintiff, | |
| v. | |
| JACK E. ARNELL, | Civil No. 250900628 |
| Defendant. | Judge: Craig Hall |

1. The Plaintiff in this action, as judgment creditor, provides the following information in compliance with Section 78B-5-201.
2. The correct name of the judgment debtor is Jack E. Arnell.
3. The correct last known address of the judgment debtor is c/o the Utah State Correctional Facility, 1480 North 8000 West, Salt Lake City, Utah 84116.
4. The address at which the judgment debtor received service of process is the Utah State Correctional Facility, 1480 North 8000 West, Salt Lake City, Utah 84116.
5. The judgment debtor is a natural person; and

- (a) the social security number of the judgment debtor is ***-**-█████ and
(b) the date of birth of the judgment debtor is 01/89.

6. The name of the judgment creditor is America First Federal Credit Union.
7. The address of the judgment creditor is 4051 South 1900 West, Roy, Utah 84067.
8. The amount of the judgment through May 31, 2025 is \$106,286.45, plus accruing interest at the post-judgment rate per annum until paid in full.
9. The judgment was entered on April 10, 2025.
10. The judgment has not been stayed.
11. The judgment creditor has reviewed its own records, the records of its attorneys and the records of the court in which the judgment was entered. Any information required by Section 78B-5-201, that has not been provided in this statement is unknown and is unavailable.

DATED this 19 day of May, 2025.

SCALLEY READING BATES
HANSEN & RASMUSSEN, P.C.



Darwin H. Bingham
Attorneys for America First Federal Credit Union

SECOND JUDICIAL DISTRICT - OGDEN DISTRICT COURT
WEBER COUNTY, STATE OF UTAH

AMERICA FIRST FEDERAL CREDIT U vs. JACK E ARNELL

CASE NUMBER 250900628 Contracts

CURRENT ASSIGNED JUDGE

CRAIG HALL

PARTIES

Plaintiff - AMERICA FIRST FEDERAL CREDIT U

Represented by: DARWIN BINGHAM

Represented by: MARK MIDDLEMAS

Defendant - JACK E ARNELL

ACCOUNT SUMMARY

| | |
|---------------------------|--------|
| Total Revenue Amount Due: | 380.00 |
| Amount Paid: | 380.00 |
| Amount Credit: | 0.00 |
| Balance: | 0.00 |

REVENUE DETAIL - TYPE: COMPLAINT 10K-MORE

| | |
|----------------|--------|
| Amount Due: | 375.00 |
| Amount Paid: | 375.00 |
| Amount Credit: | 0.00 |
| Balance: | 0.00 |

REVENUE DETAIL - TYPE: CERTIFIED COPIES

| | |
|----------------|------|
| Amount Due: | 1.00 |
| Amount Paid: | 1.00 |
| Amount Credit: | 0.00 |
| Balance: | 0.00 |

REVENUE DETAIL - TYPE: CERTIFICATION

| | |
|----------------|------|
| Amount Due: | 4.00 |
| Amount Paid: | 4.00 |
| Amount Credit: | 0.00 |
| Balance: | 0.00 |

CASE NOTE

PROCEEDINGS

01-23-2025 Case filed by efiler
01-23-2025 Fee Account created Total Due: 375.00
01-23-2025 COMPLAINT 10K-MORE Payment Received: 375.00
01-23-2025 Judge CRAIG HALL assigned.
01-23-2025 Note: discovery tier set to 2
01-23-2025 Filed: Complaint

01-23-2025 Filed: Return of Electronic Notification

02-06-2025 Filed return: Summons on Return upon CELESTE MERANDA for
Party Served: JACK E ARNELL
Service Type: Personal
Service Date: January 30, 2025
Garnishee:

02-06-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Certificate of Mailing

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Default Certificate (Proposed)

04-08-2025 Filed: Military Service Aff/Declaration

04-08-2025 Filed: Affidavit/Declaration Regarding Defendan ts Address

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Affidavit of Attorney Fees and Costs

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Memorandum of Costs

04-08-2025 **** PRIVATE **** Filed: Judgment Information Statement

04-08-2025 Filed: Affidavit/Declaration of Amy Sorensen

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Motion and Memorandum for Award of Attorney s Fees and Costs
Filed by: AMERICA FIRST FEDERAL CREDIT U

04-08-2025 Filed: Order (Proposed) Awarding Attorney s Fees and Costs

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Default Judgment (Proposed)

04-08-2025 Filed: Request/Notice to Submit

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Filed: Return of Electronic Notification

04-08-2025 Note: DEF Address changed from

04-08-2025 Note: DEF Address changed to UTAH STATE CORRECTIONAL FACILITY
OFFENDER NUMBER 266064 1480 N 266064 W SALT LAKE CITY UT 84116

04-09-2025 Note: PLA Address changed from

04-09-2025 Note: PLA Address changed to 15 WEST TEMPLE SUITE 600 SALT LAKE
CITY UT 84101

04-09-2025 Filed: Default Certificate

04-09-2025 Note: Motion and Memorandum for Award of Attorneys Fees and
Costs and Default Judgment have been sent to HCH for review.

04-09-2025 Filed: Return of Electronic Notification

04-10-2025 Case Disposition is Judgment
Disposition Judge is CRAIG HALL

04-10-2025 Filed judgment: Default Judgment
Judge CRAIG HALL
Signed April 10, 2025

04-10-2025 Judgment # 1 Entered 104,544.29 chall

Creditor : AMERICA FIRST FEDERAL CREDIT U

Debtor : JACK E ARNELL
74,234.44 Principal

1,009.36 PreJdmtInt
0.00 Other
Creditor : AMERICA FIRST FEDERAL CREDIT U
Debtor : JACK E ARNELL
15,716.78 Principal
221.34 PreJdmtInt
0.00 Other
Creditor : AMERICA FIRST FEDERAL CREDIT U
Debtor : JACK E ARNELL
189.44 PreJdmtInt
5,649.07 Principal
0.00 Other
Creditor : AMERICA FIRST FEDERAL CREDIT U
Debtor : JACK E ARNELL
5,319.50 Principal
186.26 PreJdmtInt
0.00 Other
Creditor : AMERICA FIRST FEDERAL CREDIT U
Debtor : JACK E ARNELL
425.10 Costs
1,593.00 AttorneyFees
0.00 Other
104,544.29 Judgment Grand Total

04-10-2025 Filed order: Order Awarding Attorney s Fees and Costs
Judge CRAIG HALL
Signed April 10, 2025
04-10-2025 Filed: Return of Electronic Notification
04-10-2025 Filed: Return of Electronic Notification
04-29-2025 Fee Account created Total Due: 1.00
04-29-2025 Fee Account created Total Due: 4.00
04-29-2025 CERTIFIED COPIES Payment Received: 1.00
04-29-2025 CERTIFICATION Payment Received: 4.00
Note: Mail Payment;
05-19-2025 Filed: Notice of Entry of Judgment
05-19-2025 Filed: Return of Electronic Notification

Party Details



All Parties

| Case Number | Case Type | Party Name | Party Type | Birth Date | Address |
|-------------|-----------|--------------------------------|------------|------------|----------------------------------|
| 250900628 | CN | JACK E ARNELL | DEF | | UTAH STATE CORRECTIONAL FACILITY |
| 250900628 | CN | AMERICA FIRST FEDERAL CREDIT U | PLA | | 15 WEST TEMP |

Debtors

| Party Name | SSN | Country | Driver License # | Drive |
|---------------|-------------|---------|------------------|-------|
| JACK E ARNELL | XXX-XX-2408 | | | |

Creditors

| Party Name |
|--------------------------------|
| AMERICA FIRST FEDERAL CREDIT U |



Close