

The Order of the Court is stated below:

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

/s/ H. CRAIG HALL  
District Court Judge

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ds

1Darwin H. Bingham (#7810)  
Mark S. Middlemas (#9252)  
SCALLEY READING BATES  
HANSEN & RASMUSSEN, P.C.  
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\*W3369774\*

STATE OF UTAH  
COUNTY OF WEBER

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 21<sup>st</sup> day of April,  
20 23

DISTRICT/JUVENILE COURT

A. M. Murray 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



IN THE SECOND JUDICIAL DISTRICT COURT

WEBER COUNTY, STATE OF UTAH

AMERICA FIRST FEDERAL CREDIT  
UNION,

Plaintiff,

v.

JACK E. ARNELL,

Defendant.

DEFAULT JUDGMENT

Civil No. 250900628

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)  
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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.	Civil No. 250900628
JACK E. ARNELL,  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.

N. D.  
\_\_\_\_\_  
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

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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 Defendant's 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: 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

## Search Result

County

WEBER

WEBER

WEBER

## Debtors

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

## Creditors

## Party Name

AMERICA FIRST FEDERAL CREDIT U



Close