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KATHERINE J. BOWLING, CLERK RECORDER

JUDGMENT

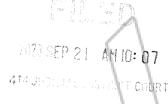
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NRS 239B.030 AFFIRMATION: I, the undersigned, hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the personal information of any person or persons.

DUSTIN MARVEL

CASE NO.: DC-CV-23-47

DEPT. NO.: 2



CLERK DEPUTY SA

IN THE FOURTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA, IN AND FOR THE COUNTY OF ELKO

ELKO FEDERAL CREDIT UNION,

Plaintiff,

vs.

BRUCE K. COPEN,

Defendant.

JUDGMENT

In this action, the Defendant, BRUCE K. COPEN, having been served the Summons and Complaint by service of process by publication, and having failed to appear and answer the Plaintiff's Complaint filed herein, the legal time for answering having expired, the default of the above named Defendant, BRUCE K. COPEN, in the premises, having been duly entered according to law, and it appearing that said Defendant is not in the military service of the United States and is not an infant nor incompetent persons; upon application of the Plaintiff, ELKO FEDERAL CREDIT UNION, and upon hearing on the default judgment, a Judgement is hereby entered against said Defendant, BRUCE K. COPEN, pursuant to the prayer of said Complaint.

WHEREFORE, IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that the said Plaintiff shall have and recover on its causes of action against the Defendant, BRUCE K. COPEN, the following:

1. Pursuant to Plaintiff's First and Third Claims for Relief, the sum of Nine Hundred Nineteen Dollars and Forty-Two Cents (\$919.42), together with 13.299% (annual percentage rate) interest thereon from October 28, 2022 until paid in full, and late fees in the sum of One Hundred Dollars (\$100.00);

- 2. Pursuant to Plaintiff's Second and Fourth Claims for Relief, the sum of Forty-One Thousand Eight Hundred Fifty-Two Dollars and Sixty-Two Cents (\$41,852.62), together with 6.25% (annual percentage rate) interest thereon from October 31, 2022 until paid in full, and late fees in the sum of One Hundred Fifteen Dollars (\$115.00);
- 3. Plaintiff's costs in the amount of Five Hundred Ninety-Eight Dollars and Sixty-Six Cents (\$598.66);
- 4. Plaintiff's reasonable attorneys' fees to date, pursuant to the contract between the parties, in the amount of Five Thousand Five Hundred Twenty Dollars (\$5,520.00); and,
- 5. Plaintiff's future reasonable attorneys' fees and costs for the collection and satisfaction of this Judgment.

JUDGMENT RENDERED this 20 day of

HONORABLE ALVIN R. KACIN DISTRICT COURT JUDGE, DEPT. 2

DOCUMENT ATTAL HED IS A TRUE AND CORRECT COPY OF THE ORIGINAL ON FILE

day of Sept 2023

CLERK