

William A. Mark (9602)  
Daniel R. Wilkinson (11856)  
JOHNSON MARK LLC  
*Attorneys for Plaintiff*  
PO Box 7811  
Sandy, UT 84091  
Tel 801-285-5700  
Fax 801-285-5701  
[utahattorneys@jmlaw.com](mailto:utahattorneys@jmlaw.com)

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**THIRD JUDICIAL DISTRICT COURT, STATE OF UTAH**  
**TOOELE COUNTY, TOOELE DEPARTMENT**

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CREDIT ACCEPTANCE CORPORATION,  
Plaintiff,  
vs.  
DUANE PATTERSON,  
TAMMY L PATTERSON,  
Defendants.

**COMPLAINT**

Case No.  
Judge:

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**CLAIMS:**

1. Defendants reside in this county and/or signed the contract giving rise to this action in this county. Jurisdiction and venue are proper in this court.
2. Defendants entered into a contract with Plaintiff opening an account ending in XXXX1672.
3. Defendants have defaulted on the obligation under the contract.
4. The amount due and owing to the Plaintiff is \$5660.76 plus accrued interest of \$298.43 as of March 27, 2015, at the rate of 24.99% per annum less any payments made . In addition, Plaintiff is entitled to recover interest from March 27, 2015, until the date all amounts due are paid.
5. Plaintiff may be entitled to recover a reasonable attorney's fees as provided in the contract. In the event Defendants fail to respond to this Complaint, and default is entered, Plaintiff may seek attorney's fees in the amount of \$775.00 pursuant to U.R.C.P. 73. Said fees will not be shared in violation of Rule of Professional Conduct 5.4.

6. The Plaintiff may also be entitled to additional attorney's fees for post-judgment services rendered in accordance with applicable law.
7. Further, equity requires Defendants to pay the value of the benefits received.
8. Alternatively, if either Defendant is not found to be liable under the terms of the contract, that said Defendant may be jointly and severally liable pursuant to Utah Code Ann. § 30-2-9.

**DEMAND:** Plaintiff requests judgment as follows:

- A. For damages in the amount of \$5660.76 plus accrued interest of \$298.43 as of March 27, 2015, at the rate of 24.99% per annum less any payments made;
- B. For additional interest from March 27, 2015 until amounts dues are paid at the rate of 24.99% per annum;
- C. For reasonable attorney's fees (if any) in the amount of \$775.00 pursuant to U.R.C.P. 73;
- D. For post-judgment attorney's fees in accordance with applicable law;
- E. For costs of court both prejudgment and post-judgment; and
- F. Any other relief as the court deems just and equitable.
- G. Alternatively, if either Defendant is found liable solely upon Utah Code Ann. § 30-2-9, for a judgment equal to the principal balance as to that Defendant.

DATED: March 27, 2015

\s\ Daniel R. Wilkinson  
Daniel R. Wilkinson