

APPENDIX

Appendix A

The order of the Utah Court of Appeals of which this petition requests review. Order summarily affirming the denial of motion to set aside the 2019 judgment as void.

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Excerpts from the hearing on the motion to set aside the 2019 judgment. Includes the court's rationale for denying- including "5 years later is not reasonable" and the reliance on pre-judgment filings to satisfy notice of the judgment.

Also raises the constitutional due process issue (pg 15 at 23)

Includes pages 1, excerpts from 15,16 and 17-22 of the official transcript.

Appendix G

Official Court Docket showing dates of all filings pertinent to this case.

Appendix H

Excerpts from the response to Summary Disposition Pg 1-3

Appendix I

Notice of summary disposition by the Utah court of Appeals in response to the notice of appeal filed.

APPENDIX J

Electronic Notifications by the Court, to the Counsel which represented the Respondent, stating that the Petitioner had not been served electronically and must be served by other means. (Had not been served the order/judgment) These filings/notifications can be found on the docket at APPENDIX G at August 2nd 2019 (the date that summary judgment was granted) and August 7th 2019 (the date that final judgment was entered)

APPENDIX K

The certificate of service that the Respondent and the trial court used to establish notice of the 2019 judgment.

APPENDIX L

Certificate of Service page from the "Application for Writ of Garnishment," filed April 26, 2023. The filed application contains a Certificate of Service form with no recipient, service method, service address, service date, date, signature, or printed name completed.

APPENDIX M

Return of Electronic Notification for the April 26, 2023 filing of the Application for Writ of Garnishment and Writ of Continuing Garnishment. The Court's electronic notification states that Petitioner "ha[s] not been served electronically by the Court" and that, "if service is required, [he] must be served by traditional means."

APPENDIX A

The order of the Utah Court of Appeals of which this petition requests review. Order summarily affirming the denial of motion to set aside the 2019 judgment as void.

IN THE UTAH COURT OF APPEALS

PHILIP S. LIDDIARD,

Appellant,

v.

BANK OF AMERICA, N.A.,

Appellee.

Forster, and Oliver.

ORDER

Case No. 20251319-CA

Before Judges Orme, Christiansen

Philip S. Liddiard (Appellant) appeals the district court's October 22, 2025 order denying his rule 60(b) motion to set aside the underlying judgment. This matter is before the court on its own motion for summary disposition. We affirm.

If an appellant does not raise specific challenges to the rationale of the district court's decision, the district court's determination is placed beyond the reach of appellate review and an appellate court "may not consider the issue sua sponte." *Allen v. Friel*, 2008 UT 56, ¶ 7, 194 P.3d 903. Furthermore, "where a party fails to provide the requisite legal argument, analysis, or discussion of a specific issue on appeal, an appellate court may decline to address such issue." *See Martinez v. Department of Workforce Servs.*, 2011 UT App 273, ¶ 5, 263 P.3d 457.

Appellant is a self-represented party. Although "we are

reluctant to penalize self represented litigants for technical rule violations, we will not assume appellant's burden of argument and research." *Allen*, 2008 UT 56, ¶ 9. As a general rule, an appellant that represents himself will be held to the same standard of knowledge and practice as any qualified member of the bar. *See id.* ¶ 11. In sum, this court cannot undertake appellate review of issues that have been merely mentioned and not addressed in any meaningful way. *See id.* ¶ 17. Appellant's response to this court's motion for summary disposition identifies issues, but it does not meaningfully address them with the requisite legal argument, analysis, or discussion required to demonstrate a substantial issue warranting further appellate proceedings. Accordingly, IT IS HEREBY ORDERED that the district court's October 22, 2025 order is affirmed.

16th
DATED this _____ day of December, 2025.

FOR THE COURT:

s/ Gregory K. Orme, Judge

Appendix B

**The order of the Utah Court of Appeals Denying the request
for rehearing.**

The Order of the Court is stated below:

Dated: January 05, 2026 At the direction of:

02:07:13 PM /s/ JUDGE GREGORY K. ORME

by

/s/ Jennifer A. Gadbois

Clerk of Court

IN THE UTAH COURT OF APPEALS

BANK OF AMERICA NA,

Appellee,

v.

PHILIP S. LIDDIARD, Appellant.

ORDER

Case No. 20251319-CA

Trial Court Case No.

189400585

Before Judges Orme, Christiansen Forster, and Oliver.

This matter is before the court on Appellant's petition for rehearing, filed December 29, 2025.

Now, therefore, IT IS HEREBY ORDERED that the petition for rehearing is denied.

End of Order - Signature at the Top of the First Page

Appendix C

The order of the Utah Supreme Court denying certiorari.

The Order of the Court is stated below:

Dated: March 12, 2026 /s/ JILL M. POHLMAN 03:52:35 PM

Justice

IN THE SUPREME COURT OF THE STATE OF UTAH

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ORDER

Supreme Court No.

20260144-SC

Court of Appeals No.

20251319-CA

BANK OF AMERICA NA,

Trial Court No. 189400585

Respondent,

v.

PHILIP S. LIDDIARD, Petitioner.

This matter is before the Court upon a Petition for Writ of
Certiorari, filed on January 30, 2026.

IT IS HEREBY ORDERED that the Petition for Writ of Certiorari
is denied. End of Order - Signature at the Top of the First Page

Appendix D

**Order of the Trial Court denying motion to set aside- basis
for appeal.**

The Order of the Court is stated below:
Dated: October 22, 2025 /s/ KASEY L WRIGHT
10:03:31 PM District Court Judge
October 22, 2025 10:03 PM 1 of 2

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IN THE FOURTH JUDICIAL DISTRICT COURT, PROVO
DEPARTMENT
UTAH COUNTY, STATE OF UTAH

BANK OF AMERICA N.A.,
Plaintiff,

ORDER DENYING
MOTION TO
SET ASIDE JUDGMENT

-v.-

Civil No. 189400585

Philip S Liddiard,
Defendant(s).

Judge KASEY L WRIGHT

This matter came before the Court for hearing on June 9, 2025, on Defendant Philip S. Liddiard's Motion to Set Aside Judgment, with Brody Valerга appearing for Plaintiff Bank of America, N.A., and Defendant appearing pro se via Webex. The Court, having heard and considered the arguments of the parties, reviewed the record, and being fully advised, now enters the following:

1. The Court addressed the procedural posture of the case and the standards under Utah R. Civ. P. 60(b) and 60(c).

2. Defendant presented argument in support of the motion, and Plaintiff, through counsel, opposed.

3. After considering the pleadings, arguments, and applicable law, the Court found no basis to set aside the August 7, 2019 Judgment previously entered in favor of Plaintiff.

4. The Court stated its findings on the record and DENIED Defendant's Motion to Set Aside Judgment in all respects. Accordingly, IT IS HEREBY ORDERED that Defendant's Motion to Set Aside Judgment is DENIED. The prior Judgment entered August 7, 2019, in favor of Plaintiff Bank of America, N.A., remains in full force and effect.

The Court Signature Appears at the Top of the First Page

Appendix E

**The 2019 order and judgment, alleged to be void and which
are the basis for this petition.**

Dated: August 02, 2019 /s/ JAMES R TAYLOR
02:31:50 PM District Court Judge
August 02, 2019 02:31 PM 1 of 1

FOURTH JUDICIAL DISTRICT COURT
STATE OF UTAH, UTAH COUNTY, Provo DEPARTMENT

Bank of America, N.A.
Plaintiff,
vs.
Philip S Liddiard
Defendant.

ORDER GRANTING SUMMARY
JUDGMENT

Case No. 189400585
s/h 599457.001
Judge: JAMES TAYLOR

The Order of the Court is stated below:

Plaintiff's Motion for Summary Judgment was filed with the Court pursuant to Rules 7 and 56 of the Utah Rules of Civil Procedure. An opposition to the Motion has not been filed. Plaintiff has filed a Request to submit the Motion for decision, and no hearing has been requested. WHEREFORE, the Court, having read the file herein including Plaintiff's Motion, and all other court documents contained in the court file, as well as the applicable case law and statutory provisions, and for good cause appearing therefore, HEREBY FINDS AND ORDERS that Plaintiff's Motion for

Summary Judgment is granted, and judgment shall enter for the Plaintiff.

***Judge's Signature at top of first page**

The Order of the Court is stated below: Dated: August 07,
2019

01:51:05 PM /s/ JAMES R TAYLOR
District Court Judge

FOURTH JUDICIAL DISTRICT COURT
STATE OF UTAH, UTAH COUNTY, Provo DEPARTMENT

Bank of America, N.A.

SUMMARY JUDGMENT

VS.

Philip S Liddiard
Plaintiff,

Case No. 189400585
s/h 599457.001

Defendant.

Judge: JAMES R. TAYLOR

Plaintiff's Motion for Summary Judgment was filed with the Court pursuant to Rules 7 and 56 of the Utah Rules of Civil Procedure. The Court, having read the file herein, including all court documents contained in the court file, and good cause appearing thereof, HEREBY ORDERS, ADJUDGES, AND DECREES THAT Plaintiff is granted judgment against Defendants as follows:

Principal Balance 6624.71

Filing Fee 185.00

Service Fee 75.00

Total Accrued Costs 260.00

Total Judgment 6884.71

With interest at the rate of 0.0000% until the date paid, plus accruing costs expended in the collection of said judgment. Plaintiff may continue to conduct discovery related to satisfying the judgment.

*Judge's Signature at top of first page

Appendix F

Excerpts from the hearing on the motion to set aside the 2019 judgment. Includes the court's rationale for denying- including: "5 years later is not reasonable" and the reliance on pre-judgment filings to satisfy notice of the judgment, despite no service of the judgment per court rules.

Also establishes that the issue of voidness due to lack of notice was raised.

Also raises the constitutional due process issue (pg 15 at 23)

Includes pages 1, excerpts from 15,16 and 17-22 of the official transcript.

**Additional material
from this filing is
available in the
Clerk's Office.**