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Respondent's Attorney

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

IN THE MATTER OF THE MARRIAGE
OF

ELROY GENE SALT

Petitioner,
&

NAOMI SALT,

Respondent.

DECREE OF DIVORCE

Case No.264400055

Judge Christine Johnson

Commissioner Marla Snow

Petitioner, Elroy Gene Salt, pro se, and Respondent, Naomi Salt, through her attorney, David Hunt, stipulated to a full and final resolution of all issues raised in this matter pursuant to an agreement reached during mediation with Mediator, Connor Fackrell, on March 18, 2026. From the records, files, and papers in this matter, the Court being fully advised, and having previously made and entered its Findings of Fact and Conclusions of Law, now

ORDERS, ADJUDGES, AND DECREES

1. The bonds of matrimony heretofore existing by and between Petitioner and Respondent are hereby dissolved and each Party is hereby awarded a Decree of Divorce from the other, to become absolute and final upon entry by the Court.

2. Residency. The Petitioner is a bona fide resident of Utah County, State of Utah, and has been for three months immediately prior to the filing of this action.

3. Marriage Statistics. The parties were married on October 26, 1991, in Orem, Utah, United States and are presently married.

4. Grounds. The parties are presently married and are obtaining a divorce. Irreconcilable differences have arisen between them, which differences have made the continuation of their marriage impossible.

5. Children. The parties have no minor children.

6. Taxes. The parties have been filing separate taxes since 2023 and shall continue to file separate taxes for 2025. The parties shall be solely responsible for any tax liability or tax refund that they may receive.

7. Real Property. The marital property located at 55 N 900 W, Provo, UT 84601, shall be awarded to Elroy with all debts and liabilities commencing on April 1, 2026. Elroy shall hold the other party harmless on all debts and liabilities associated with the home. Elroy shall get the utilities solely in his name by April 1, 2026. Elroy shall refinance the

home on or before June 16, 2026. For refinance, the value of the home shall be established by comparative market analysis ("CMA") at the time of refinance. If either party disagrees with the value given for the CMA, or if the bank requires, the parties shall do a desktop appraisal with each party paying one-half the cost. For refinance, the marital equity in which each party is entitled to half shall be the CMA or appraised value minus the amount owing on the HELOC at the time of refinance. In the event that the refinance does not occur, the parties shall immediately put the home for sale. The parties shall follow the advice of the Real Estate Agent. Upon the sale of the home at a reasonable market value price, the parties shall split the net equity. The proceeds of the home shall be distributed as follows:

- i. First, the parties shall pay the cost of sale;
- ii. Second, the HELOC shall be paid;
- iii. Thereafter, the equity is equally divided between the parties.

8. Personal Property. During the course of the marriage relationship, the parties have acquired personal property. Said personal property of the parties shall be distributed such that the person receiving the item shall be responsible for any associated debt with the item. The division shall be as follows:

<i>Item Description:</i>	<i>Awarded to:</i>
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2006 Dodge Durango	Father
2019 Kia Sportage	Mother

a. Each party is awarded their own personal property and effects and that property which is now in their individual possession or under their individual control, except as indicated within this stipulation.

9. Debts. The parties acquired debts during the marriage. Each party shall assume, indemnify, and hold the other harmless from liability on, the following debts:

<i>Debt Description:</i>	<i>Obligation of:</i>
Visa ending in 3743	Father
Other Debts in Mother's Name	Mother
Other Debts in Father's Name	Father

a. Visa Ending in 3743. Father shall be responsible for paying the entire balance of the Visa ending in 3743. He shall pay any remaining balance on the card within 14 days of the refinance of the marital home. If the home is not refinanced and is sold, he shall pay the remaining balance within 14 days of the sale of the home.

b. Accumulation of Debt. Neither party will incur any additional liability on joint credit cards.

c. Other Debts. The parties are aware of no other joint debts not otherwise addressed in this agreement and each shall pay any and all separate debts in their own names. Should other

joint debts be later discovered, it is just and proper that the person responsible for incurring the debt shall be responsible for paying it. Furthermore, the parties shall hold the other harmless in the event of their refusal in payment of any joint obligation.

d. Delinquency in Payments. If either party is obligated on a joint-secured debt, the payment of that debt must remain current. In the event that a payment is not paid in a timely manner, the secured asset must be placed immediately on the market for sale in order to protect the joint debtors. A party who makes payment on a delinquent debt in order to protect his or her credit rating, may seek reimbursement of the payment of that debt in addition to interest and attorney's fees from the other party.

10. Checking And Saving Accounts. Each party shall be awarded monies in their own separate checking and savings accounts. The joint accounts shall be closed within 14 days of the stipulation if able. The Mountain America Credit Union joint account shall be closed within 14 days of paying off the credit card ending in 3743 as addressed herein.

11. Retirement Accounts. The parties have no retirement accounts.

12. Name. Naomi Salt shall have the option of restoring her name to Naomi Isaacson.

13. Alimony. Neither party shall be awarded alimony. Both parties waive and relinquish the right to receive alimony from the other both now and in the future.

14. Deeds and Titles. Both parties shall sign whatever documents are necessary to transfer title and quit claim deeds or any other documents necessary that are outlined in the Decree of Divorce and are necessary to implement the Decree of Divorce.

15. Independent Advice of Counsel. The parties respectively acknowledge that the mediator specifically encouraged the parties to get independent legal advice by counsel of their own selection to be fully informed as to their legal rights and obligations. The parties acknowledge that neither is entitled to rely on the attorney of the other or the mediator to inform them of their legal rights.

16. Drafting. Both parties attended mediation with their respective counsel and have participated actively in the drafting and revising of this stipulation. Both parties and their counsel have had an opportunity to read the stipulation and to make suggested changes to the draft and this is a complete understanding of all of issues negotiated and agreed to by the parties within the mediation session. Each of the parties understands, acknowledges, and agrees that each of the parties hereto has contributed to the drafting of this Stipulation, and no provision shall be construed against any party as being the

draftsman thereof. This Stipulation shall therefore be construed without regard to any presumption or other rule requiring construction against the party causing the Stipulation to be drafted. The parties specifically, intentionally, and knowingly waive any right to allege, assert, or claim the benefit of any rule requiring construction against the drafting party.

17. Full Disclosure. The parties each indicate that there has been a complete accurate and current disclosure of all income, assets, and liabilities. Both parties understand and agree that any failure to provide complete disclosure may constitute perjury. The property referred to in this agreement represents all the property which either party has any interest in or right to, whether legal or equitable, owned in full or in part by either party, separately or by the parties jointly.

18. Attorney's Fees and Costs. Each party shall be ordered to assume his or her own costs and attorney's fees incurred in this action.

19. Final Stipulation. This Stipulation is entire and complete and embodies all understandings and agreements between the parties. No prior or contemporaneous oral or written agreements or matters outside of this Stipulation shall have any force or effect. The parties are aware that they have a right to proceed to trial in this matter to present all of their evidence and witnesses, but waive this right. The parties are satisfied that the Stipulation is fair and reasonable. There

are no questions the parties have to ask or unresolved issues that need to be addressed. All issues either party wishes to raise have been incorporated in this stipulation.

JUDGE'S ELECTRONIC SIGNATURE APPEARS ON THE TOP OF PAGE ONE

NOTICE OF INTENT TO SUBMIT ORDER FOR COURT'S SIGNATURE

TO: Elroy Salt

As authorized by Utah Rule of Civil Procedure 7(j)(4)-(5), the undersigned attorney shall submit the foregoing Decree of Divorce for the Court's signature upon the expiration of seven days from the date of this Notice, unless written objection is filed prior to that time.

Dated March 18, 2026.

BROWN FAMILY LAW, LLC

/s/ David Hunt

David Hunt

Respondent's Attorney

CERTIFICATE OF SERVICE

I hereby certify that on March 18, 2026 I caused to be served a true and correct copy of the foregoing by email, addressed to the following:

Elroy Salt
Petitioner
woodysalt@yahoo.com

/s/ Idania Blandon

Idania Blandon

Paralegal, Brown Family Law