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Petitioner's Attorney

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

IN THE MATTER OF THE MARRIAGE
OF

IOKEPA CAMACHO

Petitioner,
&

MALIA CAMACHO

Respondent.

DECREE OF DIVORCE

Case No. 254403160

Judge Christine Johnson

Commissioner Marian Ito

The above-entitled matter came before the Honorable Marian Ito. Petitioner is represented by David Hunt, of Brown Family Law, LLC. Respondent, acting pro se, was regularly served but failed to appear in person or otherwise file responsive pleadings, and the Court therefore enters Respondent's default. The Court, having entered its Findings of Fact and Conclusions of Law, and being otherwise fully advised, hereby,

ORDERS, ADJUDGES, AND DECREES:

1. The Bonds of Matrimony between the Parties is hereby dissolved.

PROVISION REGARDING GROUNDS

2. During the course of the marriage, Parties have experienced difficulties that cannot be reconciled that have prevented Parties from pursuing a viable marriage relationship; therefore, a divorce shall be granted on the grounds of irreconcilable differences.

PROVISIONS REGARDING PARTIES' CHILDREN

3. Parties are the parents of three children, all of which are minors, namely: A.H.C., born 11/2016; M.D.C, born 01/2018; and A.A.C born 01/2018; collectively referred to as Minor Children.

A. Neither Party is currently pregnant.

4. Pursuant to Utah Rule of Civil Procedure 100(a), there are no proceedings regarding custody, child support, criminal, protective orders, or delinquency involving the above-named Minor Children in juvenile court, or any other court.

PROVISIONS REGARDING UNIFORM CHILD CUSTODY JURISDICTION AND ENFORCEMENT ACT

5. Utah had initial jurisdiction and has continuing jurisdiction over Parties and issues regarding child custody, parent-time, and child support pursuant to Utah Code, Section 81-11-101 through 318 in that:

A. Utah is the home state of Minor Children at the commencement of this proceeding.

B. Pursuant to Utah Code, Section 81-11-209, Minor Children currently reside at Springville, Utah..

Initials of Minor Children City, State & Zip where Minor Children lived (not street address)	Beginning and ending dates Minor Children lived at that address	Name of person(s) with whom Minor Children lived Person's current City, State & Zip (not street address)	Person's relationship to Minor Children
A.H.C. M.D.C. A.A.C. Springville, Utah 84663	September 1, 2022 until present	Malia Camacho	Mother
A.H.C. M.D.C. A.A.C. Provo, Utah 84606	April 1 2021 to September 1, 2022	Malia Camacho Iokepa Camacho	Mother Father

C. Parties have not participated, as a named-party or witness or in any other capacity, in any other proceeding concerning the custody of or visitation/parent-time with Minor Children.

D. Iokepa has no information of any proceedings that could affect the current proceeding, including proceedings for enforcement and proceedings relating to domestic violence, protective orders, termination of parental rights, or adoptions.

E. Iokepa does not know of any person not a party to this proceeding who has physical custody of Minor Children, or who claims rights of legal custody or physical custody of, or visitation with, Minor Children.

PROVISIONS REGARDING CHILD CUSTODY, PARENT-TIME, AND PARENTING PLAN

6. Parties shall be awarded joint legal custody and joint physical custody of Parties' Minor Children.

7. Joint legal custody requires Parties to communicate and attempt to resolve between them all issues relating to Minor Children's welfare. If Parties disagree about decisions regarding religion, medical, education, and extra-curricular activities after good-faith discussion, Iokepa shall be the final decision-maker. Malia may bring the issue(s) to mediation. If, after good faith mediation, Parties are unable to come to an agreement, Parties may file appropriate proceedings with the Court. Parties shall share equally mediation fees incurred pursuant to this paragraph.

8. Each parent may make decisions regarding the day-to-day care and control of Minor Children when Minor Children are residing with that parent. Either parent may make emergency decisions affecting the health or safety of Minor Children.

A. A day to day decision is defined as those decisions that will not implicate the other parent's rights during parenting time.

B. An emergency decision is one that must be made before there is time to consult the other parent.

9. Either parent may be permitted to pick the Minor Child up from school. Either parent may be listed as an emergency contact for purposes of school records. Both parents shall have full access to school and medical records for the Minor Child.

10. Except as otherwise stated herein, Parties shall adopt into their Parenting Plan the statutory advisory guidelines contained in Utah Code, Section 81-9-202.

11. Malia shall be awarded rights of parent-time with Minor Children of Parties as follows:

A. Reasonable parent-time shall be as Parties agree. If Parties do not agree to a parent-time schedule, the following schedule — which is based on Utah Code, Section 81-9-303 — shall be considered the minimum parent-time to which Malia (i.e., the noncustodial parent) shall be entitled:

i. Midweek: One weekday evening to be specified by the noncustodial parent or the court, or Wednesday evening if not specified, beginning at 5:30 p.m. and ending the following day upon delivering Minor Children to school or at 8 a.m. if there is no school; or at the election of the noncustodial parent, beginning at the time that Minor Children's schools are regularly dismissed and ending the following day upon delivering Minor Children to school or at 8 a.m. if there is no school. In addition, if there is no school, the noncustodial parent is available to be with Minor Children, and in accommodation with the custodial parent's work schedule, beginning at 8 a.m. and ending on the following day upon delivering Minor Children to school or at 8 a.m. if there is no school.

ii. Alternating Weekend: Beginning on the first weekend after the entry of the decree and continuing each year, alternating weekends

from 6 p.m. on Friday and ending on Monday upon delivering Minor Children to school or at 8 a.m. if there is no school. At the election of the noncustodial parent, the weekend parent-time may begin at the time Minor Children's schools are regularly dismissed. In addition, if there is no school, the noncustodial parent is available to be with Minor Children, and in accommodation of the custodial parent's work schedule, beginning Friday from approximately 9 a.m. and ending on Monday upon delivering Minor Children to school or at 8 a.m. if there is no school. Weekends include any snow days, teacher development days, or other days when school is not scheduled and that are contiguous to the weekend period.

iii. Holiday: Each holiday granted to the noncustodial parent according to the following schedule:

Holiday	Holiday Time Period	Noncustodial Parent's Years	Custodial Parent's Years
Dr. Martin Luther King Jr. Day	(1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with Minor Children; (b) the time that school is regularly dismissed; or (c) 6 p.m. at the election of the parent granted the holiday	Odd	Even

	<p>(2) Holiday ends:</p> <p>(a) upon delivering Minor Children to school on the day following Dr. Martin Luther King Jr. Day; or</p> <p>(b) at 8 a.m. on the day following Dr. Martin Luther King Jr. Day if there is no school.</p>		
President's Day	<p>(1) Holiday begins Friday at:</p> <p>(a) 9 a.m. if school is not in session and the parent can be with Minor Children;</p> <p>(b) the time that school is regularly dismissed; or</p> <p>(c) 6 p.m. at the election of the parent granted the holiday</p> <p>(2) Holiday ends:</p> <p>(a) upon delivering Minor Children to school on the day following President's Day; or</p> <p>(b) at 8 a.m. on the day following</p>	Even	Odd

	President's Day if there is no school.		
Spring Break	(1) Holiday begins at 6 p.m. on the day that school dismisses for spring break. (2) Holiday ends: (a) upon delivering Minor Children to school on the day following the end of spring break; or (b) at 8 a.m. on the day following the end of spring break if there is no school.	Odd	Even
Memorial Day	(1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with Minor Children; (b) the time that school is regularly dismissed; or (c) 6 p.m. at the election of the parent granted the holiday (2) Holiday ends: (a) upon delivering Minor Children to	Even	Odd

	school on the day following Memorial Day; or (b) at 8 a.m. on the day following Memorial Day if there is no school.		
Mother's Day	(1) Holiday begins on Mother's Day at 9 a.m. (2) Holiday ends on Mother's Day at 7 p.m.	All years if Mother	All years if Mother
Father's Day	(1) Holiday begins on Father's Day at 9 a.m. (2) Holiday ends on Father's Day at 7 p.m.	All years if Father	All years if Father
Juneteenth National Freedom Day (or "Juneteenth")	(1) Holiday begins at: (a) 6 p.m. on the day before Juneteenth if the day before Juneteenth is not Father's Day, or (b) 9 a.m. on Juneteenth if the day before Juneteenth is Father's Day. (2) Holiday ends at 6 p.m. on the day following Juneteenth.	Even	Odd
Independence Day	(1) Holiday begins on July 3rd at 6 p.m.	Odd	Even

	(2) Holiday ends on July 5th at 6 p.m.		
Pioneer Day	(1) Holiday begins on July 23rd at 6 p.m. (2) Holiday ends on July 25th at 6 p.m.	Even	Odd
Labor Day	(1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with Minor Children; (b) the time that school is regularly dismissed; or (c) 6 p.m. at the election of the parent granted the holiday. (2) Holiday ends: (a) upon delivering Minor Children to school on the day following Labor Day; or (b) at 8 a.m. on the day following Labor Day if there is no school.	Odd	Even
Columbus Day	(1) Holiday begins at 6 p.m. on the day before Columbus Day. (2) Holiday ends at 7 p.m. on	Even	Odd

	Columbus Day.		
Fall Break	<p>(1) Holiday begins at 6 p.m. on the day school is dismissed for fall break.</p> <p>(2) Holiday ends:</p> <p>(a) upon delivering Minor Children to school on the day following the end of fall break; or</p> <p>(b) at 8 a.m. on the day following the end of fall break if there is no school.</p>	Odd	Even
Halloween	<p>(1) Holiday begins on October 31st or the day that Halloween is traditionally celebrated in the local community:</p> <p>(a) at the time that school is dismissed; or</p> <p>(b) at 4 p.m. if there is no school.</p> <p>(2) Holiday ends at 9 p.m. on the same day as the holiday begins.</p>	Even	Odd
Veterans Day	<p>(1) Holiday begins at 6 p.m. on the day before Veterans Day.</p> <p>(2) Holiday ends</p>	Odd	Even

	at 7 p.m. on Veterans Day.		
Thanksgiving	(1) Holiday begins on Wednesday at: (a) 6 p.m.; or (b) the time school is regularly dismissed for Thanksgiving at the election of the parent granted the holiday. (2) Holiday ends: (a) upon delivering Minor Children to school on the Monday following Thanksgiving; or (b) at 8 a.m. on the Monday following Thanksgiving if there is no school.	Even	Odd
Winter Break (First Half)	(1) Holiday begins at: (a) 6 p.m. on the day that school dismisses for winter break; or (b) the time school is regularly dismissed on the day that school dismisses for winter break at the election of the parent granted the	Odd	Even

	holiday. (2) Holiday ends on December 27th at 7 p.m.		
Winter Break (Second Half)	(1) Holiday begins on December 27th at 7 p.m. (2) Holiday ends upon delivering Minor Children to school on the day that school resumes after the winter break.	Even	Odd
Minor Child's Birthday	(1) Holiday begins at 3 p.m. (2) Holiday ends at 9 p.m.	Even	Odd
Day Before or After Minor Child's Birthday	(1) Holiday begins at 3 p.m. (2) Holiday ends at 9 p.m.	Odd	Even

a. A parent exercising parent-time for a child's birthday may bring other siblings along for the minor child's birthday.

b. If a holiday falls on a regularly scheduled school day, the parent exercising parent-time shall be responsible for Minor Children's attendance at school for that school day.

c. If there is more than one child and Minor Children's school schedules vary for purpose of a holiday, at the option of the parent exercising the holiday or the parent's half of the holiday, Minor Children may remain together for the holiday period beginning the first

evening that all Minor Children's schools are dismissed for the holiday and ending the evening before the first Minor Child returns to school.

iv. Extended: For extended parent-time with Minor Children, and at the election of the noncustodial parent, the noncustodial parent is entitled up to four weeks of parent-time with Minor Children, which may be consecutive, when school is not in session for summer break. For the four weeks:

a. two weeks, which may be consecutive, shall be uninterrupted parent-time for the noncustodial parent; and

b. two weeks, which may be consecutive, may be interrupted by the custodial parent for a weekday visit on the same day on which the noncustodial parent is granted weekday parent-time.

c. The custodial parent is entitled to uninterrupted parent-time with Minor Children for two weeks, which may be consecutive, when school is not in session for summer break.

B. Notification: Each parent shall provide notification to the other parent of the parent's plans for the exercise of extended parent-time for summer break.

i. In odd numbered years, the noncustodial parent shall provide notice to the custodial parent by May 1, and the custodial parent shall provide notice to the noncustodial parent by May 15.

ii. In even numbered years, the custodial parent shall provide notice to the noncustodial parent by May 1, and the noncustodial parent shall provide notice to the custodial parent by May 15.

iii. If a parent fails to provide a notification within the time periods described herein, the complying parent may determine the schedule for summer break for the noncomplying parent. If both parents fail to provide notice within the time periods described herein, the first parent to provide notice may determine the schedule for summer break for the other parent.

iv. If the custodial parent intends to interrupt a noncustodial parent's interrupted extended parent-time, the custodial parent shall provide notification to the noncustodial parent of the intent to interrupt parent-time within ten days on which the custodial parent receives notification of the noncustodial parent's plans for the exercise of interrupted extended parent-time.

C. Conflict and Precedence: Changes may not be made to the parent-time schedule, except that if a conflict arises in the parent-time schedule, the following order of precedence shall be applied when determining which parent is entitled to parent-time:

i. The holiday schedule for Mother's Day or Father's Day;

ii. The holiday schedule for Minor Children's birthdays, unless a parent is exercising uninterrupted extended parent-time and takes the Minor Children away from that parent's residence during the uninterrupted extended parent-time;

iii. The holiday schedule for any holiday that is not Father's Day, Mother's Day, or Minor Children's birthdays.

iv. Extended parent-time; and

v. The schedule for weekday or weekend parent-time.

D. Elections: An election shall be made by the noncustodial parent at the time of the entry of the order, except that the election may be changed by mutual agreement, court order, or by the noncustodial parent in the event of a change in Minor Children's schedule. An election by either parent concerning parent-time shall be made a part of the order.

12. Parties shall abide by the fifteen-minute rule. If Malia is more than fifteen minutes late for her weeknight parent-time or thirty minutes late for her weekend parent-time, Malia shall forfeit that parent-time.

13. Iokepa's residence shall be considered Minor Children's home residence for purposes of identifying the appropriate school.

14. Malia shall not introduce Minor Children to any romantic interest until they have been in a committed relationship for more than three consecutive months.

15. Parties shall not allow guests with whom they are romantically involved to spend the night while he or she is exercising parent-time.

16. If either parent takes Minor Children out of state for vacation, that parent must give notice to the other parent seven (7) days before leaving the state.

17. If either Party wishes to travel outside of the United States with Minor Children, Parties shall cooperate to obtain passports for Minor Children. Iokepa shall be the custodian of the passports. Parties shall either agree in writing or obtain Court order allowing travel outside of the United States. Minor Children's passports shall be freely shared between Parties as necessary to facilitate any written agreement or Court Order regarding travel.

18. Each Party shall be awarded reasonable telephone or other electronic communication with Minor Children when Minor Children are at the other Party's home at reasonable times and for reasonable durations.

19. Whenever Minor Children travel with either parent, the traveling parent shall provide the following to the other parent:

- A. An itinerary of travel dates;
- B. Destinations;
- C. Places where Minor Children or traveling parent can be reached, and
- D. The name and telephone number of an available third person who would be knowledgeable of Minor Children's location.

20. If one Party moves more than 150 miles, then Parties shall abide by Utah Code, Section 81-9-209.

21. The receiving Party shall be responsible for providing transportation. Parties shall be responsible for all other costs associated with exercising his or her parent-time.

PROVISIONS REGARDING RIGHT OF FIRST REFUSAL

22. Parental care is presumed to be better than surrogate care. Each parent shall have first option to provide care for Minor Children over any other third party (i.e., surrogate care) if the parent responsible for Minor Children is not available for a period of eight (8) hours or longer during parent-time, and the other parent is personally available and willing to provide direct care and transportation. The parent exercising parent-time under the right of first refusal shall (1) provide all transportation to and from parent-time, and (2) provide direct parental care. This provision relates solely to parental absences away from their residence and shall not be construed to prevent Minor Children from having sleepovers with friends and family.

PROVISIONS REGARDING SUPPORT PAYMENTS

23. Iokepa is employed at Vivint and earns \$4860 gross per month.

24. Upon information and belief, Malia is capable of working and shall be imputed at a wage of \$1,257 gross per month. If Iokepa discovers Malia earns or is capable of earning more than \$1,257 per month, Iokepa reserves the right to amend this amount upward.

25. Pursuant to Utah Code, Sections 81-6-202 through 305, Malia shall be Ordered to pay child support.

A. According to Uniform Child Support Guidelines, joint child support worksheet (Exhibit 1), beginning February 1, 2026, Malia shall pay \$38 as base child support until Minor Children become 18 years of age, or graduates from high school during Minor Child's normal and expected year of graduation, whichever occurs later.

B. Pursuant to Utah Code, Sections 26B-9-302 through 412, Malia shall make their child support payments directly to Iokepa.

C. In the event income withholding is commenced, all administrative fees and costs of income withholding assessed by the Office of Recovery Services shall be paid by Malia.

D. If income withholding through the Office of Recovery Services is pursued, all child support payments shall be made to the Office of Recovery Services, P.O. Box 45011, Salt Lake City, UT 84145-0011, unless the Office of Recovery Services gives notice that payments shall be sent elsewhere.

E. The issue of child support arrearages may be determined by further judicial or administrative determination.

F. If a child support order has not been issued or modified within the previous three years, a parent may move the Court to adjust the amount of a child support order if there is a non-temporary difference of at

least ten percent between the payor's ordered support amount and the payor's new support amount that would be required under the guidelines and the new order adjusting the ordered support amount does not deviate from the guidelines.

G. A parent may at any time petition the Court to adjust the amount of a child support order if there has been a substantial, non-temporary, change in circumstances, resulting in a difference of fifteen percent or more between the payor's ordered support amount and the new support amount that would be required under the guidelines.

**PROVISIONS REGARDING SCHOOL, EXTRACURRICULAR ACTIVITIES,
AND OTHER EXPENSES WHEN PARENTS SHARE JOINT PHYSICAL
CUSTODY**

26. While Parties are exercising joint physical custody, each Party shall be Ordered to assume and be responsible for fifty percent of any out-of-pocket amount incurred for school, except private school tuition, or agreed upon extracurricular activities that Minor Children are involved in. While Parties are exercising joint physical custody, each Party shall be responsible for providing clothing, school supplies, personal hygiene and other necessities for Minor Children when Minor Children are in their care.

PROVISIONS REGARDING HEALTH AND OTHER INSURANCES

27. Pursuant to Utah Code, Section 81-6-208, if health, dental, and optical insurances for the benefit of Minor Children is available to either

Party, it is reasonable and proper that the Party shall be required to maintain such insurance.

A. Both Parties shall share equally the out-of-pocket costs of the premium actually paid by a parent for Minor Children's portion of insurance. Minor Children's portion of the premium shall be calculated by dividing the premium amount by the number of persons covered under the policy and multiplying the result by the number of minor children of Parties in this case. If at any time Minor Children are covered by both Parents' insurances, each Party shall be responsible for their own insurance premiums.

B. Both Parties shall share equally all reasonable and necessary uninsured and unreimbursed medical and dental expenses, including deductibles and co-payments, incurred for Minor Children and actually paid by Parties.

C. The parent ordered to maintain insurance shall provide verification of coverage to the other parent, or to the Office of Recovery Services under Title IV of the Social Security Act, upon initial enrollment of Minor Children and, thereafter, on or before January 2 of each calendar year. The parent shall notify the other parent, or the Office of Recovery Services, of any change of insurance carrier, premium or benefits within 30 calendar days of the date that parent first knew or shall have known of the change.

D. A parent who incurs medical expenses shall provide written verification of the cost and payment of medical expenses to the other parent within 30 days of payment.

E. A parent incurring medical expenses may be denied the right to receive credit for the expenses or to recover the other parent's share of the expenses if that parent fails to comply with subparagraphs C and D above.

F. The parent to whom written verification is provided shall reimburse the parent who incurred the medical expenses one-half of the amount of the out-of-pocket costs within 30 days of receipt of the written verification.

G. If, at any point in time, Minor Children are covered by the health, hospital, or dental insurance plans of both parents, the health, hospital, or dental insurance plan of Iokepa shall be primary coverage for Minor Children and the health, hospital, or dental insurance plan of Malia shall be secondary coverage for Minor Children. If Minor Children are not covered by a parent's health, hospital, or dental insurance plan but are covered by another member of the parent's household, the health, hospital, or dental insurance plan of the member of the household shall be treated as if it is the plan of the parent and shall retain the same designation as the primary or secondary plan of Minor Children.

H. According to Utah Code, Section 15-4-6.7, each Party may elect for dental, medical, and school expenses to be created in separate accounts prior to service being initiated.

PROVISIONS REGARDING CHILD-CARE EXPENSES

28. Pursuant to Utah Code, Section 81-6-209, Parties shall share equally the reasonable work-related or career- or educational- or occupational-training related child-care expenses actually paid by a parent.

A. A parent shall begin paying his or her share of child-care expenses on a monthly basis immediately upon presentation of proof of a child-care expense.

B. The parent who incurs child-care expenses shall provide written verification of the cost and identity of a child-care provider to the other parent upon initial engagement of a provider; and, thereafter, on the request of the other parent. The parent shall notify the other parent of any change of child-care provider or the monthly expense of child-care within thirty calendar days of the date of the change. A parent incurring child-care expenses may be denied the right to receive credit for the expenses or to recover the other parent's share of the expenses if the parent incurring the expenses fails to comply with these provisions.

C. The parent to whom written verification is provided shall reimburse the parent who incurred the child-care expenses one-half of the

amount of the out-of-pocket costs within thirty days of receipt of the written verification.

D. Child-care provided by a family member shall be presumed to be at no cost, unless the family member is a state licensed child-care provider and proof of actual payment by the payor is provided.

PROVISIONS REGARDING MUTUAL RESTRAINING ORDERS

29. Parties shall abide by the following mutual restraining orders:

A. Parties shall not make disparaging remarks to one another or about one another in Minor Children's presence, either verbally, in writing, or otherwise. As used in this paragraph, disparage means to say anything ill of the other whether they believe it to be true or not.

B. Parties shall not speak with Minor Children about litigation between Parties.

C. Parties shall not involve or speak with Minor Children about the issues in this matter.

D. Parties shall not harass or threaten each other.

E. Parties shall not allow third parties to do what they themselves are prohibited from doing under this paragraph. Parties shall have the affirmative duty to use his or her best efforts to prevent third parties from such violations, or they shall remove Minor Children from circumstances in which violations are occurring.

**PROVISIONS REGARDING MINOR CHILDREN TAX EXEMPTIONS,
DEDUCTIONS, AND CREDITS**

30. Parties shall alternate claiming Minor Children as exemptions, deductions, and credits for the purposes of filing federal and state income tax returns. Iokepa shall be entitled to claim Minor Children for odd tax years and Malia shall be entitled to claim Minor Children for even tax years. Party paying child support must be current on all child-support payments by December 31st to claim Minor Children on that year's taxes.

PROVISIONS REGARDING TAXES

31. If parties have not already done so, parties shall file married, filing separately for federal and state taxes for 2025.

PROVISION REGARDING LIFE INSURANCE

32. Malia shall maintain a life insurance policy on their lives, so long as such is available at reasonable cost or through Parties' employers, in an amount of sufficient size to provide for a monthly income equal to child support payments ordered until Minor Children all age out of child support. Parties shall maintain in full force and effect this life insurance policy until child support obligation ordered terminates and all child support arrearages have been paid in full. During such period, Parties shall irrevocably designate Parties' Minor Children as beneficiaries on the life insurance, and designate either the other Party or a trust as the trustee for Minor Children.

PROVISIONS REGARDING DEBTS AND OBLIGATIONS

33. During the course of the marriage, Parties acquired certain debts and obligations. These debts shall be divided, as follows:

DESCRIPTION	APPROXIMATE AMOUNT	RESPONSIBLE PARTY:
Zuntafi Loan	\$80,000	50% Iokepa 50% Malia

A. If there are any other debts, the debt shall be the responsibility of Party incurring the debt.

B. Parties shall be mutually restrained from incurring any additional liability on any joint debts or joint credit lines.

C. All debts and obligations incurred since Parties' separation shall be the responsibility of the Party who incurred the particular debt.

D. As authorized by Utah Code, Section 15-4-6.5, Parties shall notify respective creditors or obligees, regarding the division of debts, obligations, or liabilities herein and Parties' separate, current addresses.

E. Each Party shall indemnify and hold other Party harmless from all debts and obligations he or she is awarded under the Decree of Divorce. This hold harmless clause shall apply to bankruptcy proceedings.

PROVISIONS REGARDING PERSONAL PROPERTY

34. During the course of the marriage relationship, Parties have acquired certain items of personal property. The personal property shall be divided as follows:

A. Parties shall be awarded vehicles as follows: (1) Iokepa shall be awarded the 2013 Honda Civic and (2) Malia shall be awarded the 2020 Honda Odyssey. Each Party shall be responsible for all remaining payments due on the vehicle in their possession. Each Party shall remove

other Party's name from the vehicle insurance policy as soon as practicable. Each Party shall remove other Party's name from the vehicle's title as soon as practicable. Each Party shall refinance the vehicle into his or her own name within ninety days of the entry of the Decree of Divorce. If Party is unable to refinance the vehicle within thirty days, then the vehicle shall be immediately placed for sale.

B. Parties shall be awarded half of the value of any joint bank accounts on the date of the separation. Parties shall be awarded the bank accounts in their own name.

C. Each Party shall be awarded property he or she owned before the marriage, property he or she acquired after the date of separation, inheritance received by him or her, and gifts to him or her from their respective family.

D. Parties shall duplicate any desired family pictures and videos, so each Party has a copy. Parties shall share the costs of duplication equally.

E. The remaining personal property shall be divided as Parties have already agreed. If Parties cannot agree to a personal property division, Parties shall attend mediation.

PROVISIONS REGARDING REAL PROPERTY

35. During the course of the marriage, Parties did not acquire any real property.

PROVISIONS REGARDING ALIMONY

36. Malia shall be ordered to pay Iokepa alimony in the amount of \$400 per month for the length of the marriage or 112 months. Alimony shall end if Iokepa cohabits or remarries, or if one Party dies.

PROVISIONS REGARDING PENSION AND RELATED ASSETS

37. Parties have acquired interest in defined contribution plans or defined benefit plans, including, 401K.

A. Regarding defined contribution plans (e.g., 401(k), IRA, annuity), Parties shall equally divide the marital share of those plans. Marital share shall be defined as all plan contributions made, and all increases and decreases in plan value experienced, during Parties' marriage. Conversely, Party who accrued the non-marital shares of those plans shall be awarded 100% of those non-marital shares. Non-marital share shall be defined as all plan contributions made, and all increases and decreases in plan value experienced, before Parties' marriage.

B. Regarding defined benefit plans, (e.g., employer pension), those plans shall be divided pursuant to the *Woodward* formula found in *Woodward v. Woodward*, 656 P.2d 431 (Utah 1982).

C. Malia shall be 100% responsible for the cost of administering the Qualified Domestic Relations Order(s) (QDRO(s)).

PROVISIONS REGARDING BUSINESS INTERESTS

38. Both parties shall be awarded any business accounts and business entities that are in their own name.

PROVISIONS REGARDING MISCELLANEA

I. ATTORNEY'S FEES.

39. Each Party shall be responsible for their own costs and attorney's fees.

II. OTHER.

40. Prior to the filing of any Petition to change any provision of the final Decree of Divorce, Parties shall attempt to resolve the issue(s) first through mediation.

41. Malia shall be restored to the use of her former name of Malia May, if she so chooses.

42. Each Party shall be Ordered to execute and deliver to the other the documents required to implement the provisions of the Decree of Divorce the Court enters.

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

CERTIFICATE OF SERVICE

I hereby certify on 20 March 2026 I caused to be served a true and correct copy of the foregoing by email, addressed to the following:

Malia Camacho
Respondent
aud.may23@gmail.com

/s/ Idania Blandon

Idania Blandon
Paralegal, Brown Family Law