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IN THE FOURTH DISTRICT COURT IN AND FOR UTAH COUNTY, STATE OF UTAH	
IN THE MATTER OF THE MARRIAGE OF: KAREN ELIZABETH DULUDE, Petitioner, and DANIEL AMMON DULUDE, Respondent.	DECREE OF DIVORCE Case No. 254403574 Judge: Christine Johnson Commissioner: Marian Ito

This action for divorce was commenced by the filing of a Verified Petition for Divorce. All supporting documents having been submitted and the court being fully apprised in the premises and the law, and the court having heretofore made and entered its Findings of Fact and Conclusions of Law, does herewith ORDER, ADJUDGE AND DECREE AS FOLLOWS:

1. Residency. The Respondent 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.
2. Marriage Statistics. The parties were married on November 7, 2003, in American Fork, Utah, United States and are presently married.
3. 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.
4. Children. The parties have no minor children.
5. Taxes. It is hereby ordered that the parties shall file joint tax returns for 2025. The parties shall equally share in any cost of preparation of taxes. The parties shall equally share any tax refund or tax liability.
6. Real Property. It is hereby ordered that:
 - a. Due to the financial considerations herein, the marital property located at 163 W 1700 S, Orem, Utah 84058, shall be awarded to Daniel with all debts and liabilities commencing on April 1, 2026. Daniel shall hold the other party harmless on all debts and liabilities associated with the home. Daniel shall get the utilities solely in his name by April 1, 2026.

- b. Daniel shall remove Karen from the loan on the home either through assumption of the mortgage or through a refinance within 120 days of the date of Decree of Divorce.
- c. Settlement of House Equity. Daniel shall pay Karen a settlement of house equity of \$199,000 within 120 days of the date of the Decree of Divorce.
- d. Quit Claim Deed. To accomplish the refinance or assumption Karen shall sign a quit claim deed for the property to Daniel if needed. If it is not needed, then she shall sign the quit claim deed upon the refinance or assumption and the settlement of house equity payment.
- e. In the event the refinance or assumption and property settlement do not occur, the parties shall immediately list the home for sale with a mutually agreed-upon real estate agent. 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 mortgage shall be paid;

iii. Third, Karen shall be awarded \$199,000 of the equity;

iv. Thereafter, Daniel is awarded the remaining equity.

7. Personal Property. During the course of the marriage relationship, the parties have acquired personal property. It is hereby ordered that 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>Awar ded to:</i>
2001 Ford Explorer	Daniel
2018 Toyota Rav 4	Karen
Walnut Dresser	Karen

- 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.
8. Debts. The parties acquired debts during the marriage. It is hereby ordered that each party shall assume, indemnify, and hold the other harmless from liability on, the following debts:

<i>Debt Description:</i>	<i>Oblig</i>
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	<i>ation</i>
	<i>of:</i>
Personal Loan ending in 4249	Daniel
Other Debt in Karen's Name	Karen
Other Debt in Daniel's Name	Daniel

- a. Accumulation of Debt: Neither party shall incur any additional liability on joint credit cards.
- b. 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 should 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.
- c. 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.

9. Stock Options. It is hereby ordered that Daniel shall be awarded the stock options at Cvent.

10. Checking And Saving Accounts. It is hereby ordered that:

a. Karen is awarded \$1,000 from the shared savings account at American First Credit Union.

b. Daniel is awarded the joint checking and savings accounts except as addressed herein. The joint accounts shall be closed within 14 days of the stipulation.

11. Retirement Accounts. It is hereby ordered that Karen shall be awarded \$175,000 from Daniel's Cvent Fidelity 401(k) account ending in 6422. Daniel is awarded the remainder of the account. The division date shall be the date of the Decree of Divorce. The parties shall equally split the cost associated with splitting the account or QDRO, if any. The parties shall use Fackrell & McLean to prepare their necessary documentation for the division.

12. Business Interest. It is hereby ordered that Daniel shall be awarded 100% of the business interest in Four Corners Leather LLC and all

associated income, assets, intellectual property, debts, liability, and tax consequences.

13. Name. It is hereby ordered that Karen Elizabeth Dulude shall have the option of restoring her name to Karen Elizabeth Smith.
14. Alimony. It is hereby ordered that due to the financial consideration herein, 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.
15. Deeds and Titles. It is hereby ordered that 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.
16. 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.

17. Attorney's Fees and Costs. It is hereby ordered that each party shall assume his or her own costs and attorney's fees incurred in this action.

*** * * END OF ORDER * ***

**PURSUANT TO RULE 10, UTAH RULES OF CIVIL PROCEDURE, AND
RULE 4-503, UTAH RULES OF JUDICIAL ADMINISTRATION, THE
DATE, SEAL AND SIGNATURE OF THE COURT APPEARS AT TOP OF
PAGE ONE OF
THIS DOCUMENT**

RULE 7 NOTICE

The foregoing Decree of Divorce has been submitted to the Court for execution and entry. Rule 7(f)(2) of the Utah Rules of Civil Procedure allows seven (7) days after service for the opposing party to submit notice of objection. If such objection, as to form, is not received within the subscribed time period, said order will be filed with, and executed by, the Court.

DATED this 24th day of March 2026.

Wall_____

Respondent

APPROVED AS TO FORM:

/s/David Hunt_____

DAVID HUNT

Counsel for Petitioner

***SIGNED WITH PERMISSION BY DAVID HUNT on April 6,
2026****

/s/ Nathan B.

Nathan B. Wall
Attorney for

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing Decree
of Divorce

was electronically filed on this 24TH day of March 2026 to the following:

Marco Brown
David Hunt
Counsel for Petitioner

/s/ Morgan James