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Petitioner's Attorney

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

IN THE MATTER OF THE MARRIAGE
OF

SUSAN BOWMAN,

Petitioner,
&

CHAD BOWMAN,

Respondent.

DECREE OF DIVORCE

Case No. 254403443

Judge Sean Petersen

Commissioner Marian Ito

Petitioner, Susan Bowman ("Susan"), represented by her attorney, Paul Waldron of Brown Family Law LLC, and Respondent, Chad Bowman ("Chad"), pro se, stipulated to a full and final resolution of all issues raised in this matter pursuant to an agreement reached on 20 April 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

DIVORCE GRANTED

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.

PROVISIONS REGARDING JURISDICTION AND VENUE

2. This Court has original and continuing personal and subject matter jurisdiction over the parties (“Parties”), Parties’ children (“Minor Children”), and the subject matter of this divorce action, including child custody, parent-time, and child support. Venue is proper in this county.

PROVISIONS REGARDING PARTIES’ CHILDREN

3. Parties are the parents of four (4) minor children, namely: A.B, born January 2009; E.B., born January 2012; O.B., born May 2013; and N.B., born December 2015.

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

4. Parties are awarded joint legal custody and Susan is awarded sole physical custody of Minor Children. Either Party may bring the matter of the award of physical custody, parent-time, or parenting plan after one year if there is a change of circumstances warranting modification in the best interests of the children regarding the physical custody, parent-time, or parenting plan order.

5. 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, Susan is the final decision-maker. Chad may then 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.

6. 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.

7. Except as otherwise stated herein, the Court adopts into Parties' parenting plan the statutory advisory guidelines contained in Utah Code, Section 81-9-202.

8. Parties' reasonable exercise of parent-time with Minor Children shall be as Parties agree. If Parties do not agree to a parent-time schedule, the following schedule shall be considered the minimum parent-time to which Chad (i.e., the noncustodial parent) is entitled:

A. Midweek: Regarding the two younger children, two weekday evenings – Mondays and Wednesdays - beginning at 5:30 p.m. and ending at 8:30 p.m.; or at Chad's election, beginning at the time that Minor Children's schools are regularly dismissed and ending at 8:30 p.m. In addition, if school is not in session on the midweek parent-time day, from approximately 9 a.m., accommodating Susan's work schedule, until 8:30 p.m. if Chad is available to be with Minor Children. Chad will exercise midweek parent-time with the older minor children (not the two younger minor children) as the older minor children are willing to do so.

B. Alternating Weekend: Regarding the two younger children, alternating weekends from 6 p.m. on Friday until 7 p.m. on Sunday. At Chad's election, the weekend parent-time may begin at the time Minor Children's schools are regularly dismissed. In addition, if school is not in session on Friday from approximately 9 a.m. accommodating Susan's work schedule, if Chad is available to be with Minor Children. Weekends include any snow days, teacher development days, or other days when school is not scheduled and that are contiguous to the weekend period.

Chad

will exercise alternating weekend parent-time with the older minor children (not the two younger minor children) as the older minor children are willing to do so.

C. Holiday: There should be no specific additional order granting holiday parent-time.

D. Extended: There should be no specific additional order granting extended parent-time.

E. Susan's parent-time: All parent-time not awarded to Chad is awarded to Susan.

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

10. Susan is the custodian of the minor children's legal papers, including, but not limited to birth certificates, social security cards, and passports.

11. Each Party is 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.

12. 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.

13. If one Party moves more than 150 miles, then Chad is awarded reasonable parent-time as Parties agree. If Parties do not agree to a parent-time schedule, Utah Code, Section 81-9-209 shall be considered the minimum parent-time to which Chad should be entitled. Transportation

costs shall be shared according to Utah Code, Section 81-9-209, with Chad being considered the relocating parent.

14. The receiving Party is responsible for providing transportation. Parties are responsible for all other costs associated with exercising his or her parent-time.

PROVISIONS REGARDING RIGHT OF FIRST REFUSAL

15. Parental care is presumed to be better than surrogate care. Each parent is awarded first option to provide primary 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 six (6) 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 MUTUAL RESTRAINING ORDERS

16. 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. Neither party shall use the other party's likeness, picture, name, identification, or credit of the other party to obtain credit, open an account for any service, or obtain any other service.

F. Parties shall not allow third parties to do what they themselves are prohibited from doing under this paragraph. Parties 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 SUPPORT PAYMENTS

17. Susan earns income in the total amount of \$9,259 gross per month for purposes of calculating child support.

18. Chad earns \$4,000 gross per month for purposes of calculating child support.

19. Pursuant to Utah Code, Sections 81-6-202 through 305, Chad is Ordered to pay child support.

A. According to Uniform Child Support Guidelines, sole child support worksheet, beginning 1 April 2026, Chad shall pay \$769 as base child support until Minor Child becomes 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, Chad shall make his child support payments directly to Susan.

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 Chad.

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 should be sent elsewhere.

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

F. Pursuant to Utah Code, Sections 81-6-104 and 81-6-205, each parent's child support obligation is to be established in proportion to their adjusted gross incomes. The child support obligation of the father is \$769. The child support obligation of the mother is \$1,778.

G. 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.

H. 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 EXTRACURRICULAR ACTIVITIES

20. Each Party shall assume and be responsible for fifty percent of any out-of-pocket amount incurred for all mutually agreed-upon-in-writing extracurricular activities that Minor Children are involved in. Party incurring the extracurricular activity out-of-pocket costs shall

submit to other Party verification of the incurred expense, such as a receipt or an invoice, within thirty days of payment or receiving the same and should be reimbursed by other Party within thirty days of receiving the verification of incurred expenses. A Party who incurs an expense for Minor Children's extra-curricular activity without receiving prior consent from the other parent shall be solely responsible for that expense.

PROVISIONS REGARDING HEALTH AND OTHER INSURANCES

21. 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, the Party is 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.

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 should 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 Susan Bowman shall be primary coverage for Minor Children and the health, hospital, or dental insurance plan of Chad Bowman 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

22. Pursuant to Utah Code, Section 81-6-209, Parties shall share equally the reasonable work, career, 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 is 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 MINOR CHILDREN TAX EXEMPTIONS, DEDUCTIONS, AND CREDITS

23. Parties shall alternate claiming Minor Children as exemptions, deductions, and credits for the purposes of filing federal and state income tax returns.

A. When there are four children, each Party shall be entitled to claim two children.

B. When there are three children, each Party shall be entitled to claim one child. Parties shall alternate claiming the remaining child. Susan shall be entitled to two Minor Children for odd tax years and Chad shall be entitled to claim two Minor Children for even tax years.

C. When there are two children, each Party shall be entitled to claim one child.

D. When there is one child, Susan shall be entitled to claim Minor Child for odd tax years and Chad shall be entitled to claim Minor Child for even tax years.

E. Party paying child support must be current on all child-support payments by December 31st to claim Minor Children on that year's taxes.

24. Either Party shall have the option to exercise a buy-out of other Party's exemptions, deductions, and credits if requesting Party pays for all accounting expenses and uses a third-party accountant to calculate the buy-out option. Requesting Party shall pay other Party the amount which he or she would have benefited from the dependency exemption to leave the other Party tax neutral. Party requesting the buy-out provision shall request tax information by March 1st and should decide by March 15th if a buy-out should occur.

PROVISIONS REGARDING TAXES

25. Parties shall file married, filing jointly for federal and state taxes for 2025. Any tax refund or liability shall be divided evenly between Parties.

PROVISION REGARDING LIFE INSURANCE

26. Chad shall keep the life insurance policies he has on his life in the amount of \$300,000 and \$1,000,000 until Minor Children all age out of child support. Chad shall keep in full force and effect these life insurance policies until child support obligation ordered terminates and all

child support arrearages have been paid in full. During such period, Chad shall irrevocably designate Susan as the beneficiary on the life insurance. Chad shall keep Susan informed of any and all information and provide any and all access to these policies because Susan shall be responsible for the payment of all premiums on these life insurance policies.

PROVISIONS REGARDING DEBTS AND OBLIGATIONS

27. During the course of the marriage, Parties acquired certain debts and obligations.

A. All debts and obligations incurred since Parties' separation are the responsibility of the Party who incurred the particular debt. If there are any other debts, the debt is the responsibility of Party who incurred the particular debt.

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

C. 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.

D. 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

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

A. Parties are awarded vehicles as follows: (1) Susan is awarded the Lexus RX and (2) Chad is awarded the Audi. The two Honda CRV and Volvo vehicles are awarded and

transferred to Parties' adult child regularly using each vehicle. Each Party is 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 ninety days, then the vehicle shall be immediately placed for sale. Susan shall be responsible to pay for the car insurance up to the amount of \$2,545.15 per 6 months on the van that is to be shared between Parties, the Jeep, the Volvo, and the two Honda vehicles.

B. Susan is awarded the swim spa, Honda XT 250 motorcycle, piano, and her personal effects, clothing, jewelry, etc.

C. Chad is awarded the Honda CRX 450 and BMW GS1250 motorcycles, two (2) trailers, his personal effects, clothing, and jewelry, etc.

D. Parties have already divided the value of any bank accounts obtained during the marriage.

E. Each Party is 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.

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

G. The remaining personal property shall be divided as Parties agree. If Parties cannot agree to a personal property division, Parties shall attend mediation.

PROVISIONS REGARDING REAL PROPERTY

29. During the course of the marriage, Parties acquired real property located at 6097 W. Whisper Lane, Highland, Utah. Parties agree that, at the time of divorce, the value of the marital home is approximately \$1.3M, with approximately \$512,000 owing on the mortgage, \$788,000 being the equity in the marital home.

A. Susan is awarded sole possession of, control and quiet enjoyment of, and interest and equity in the home, and is solely responsible for mortgage payments and all other financial obligations regarding the real property, and subject to the other conditions herein. As an accommodation to preserve the existing loan terms and interest rate, Chad's name shall remain on the title of the real property until the mortgage is paid off, thus maintaining a legal interest but not an equitable or beneficial interest in the real property. Chad shall not be responsible for any payments, liabilities, or expenses related to the real property except as expressly stated herein.

B. For purposes of this order, a "default" shall be defined as any mortgage payment on the real property that becomes more than thirty (30) days past due. In the event of a default, Susan shall immediately notify Chad, and Parties shall have thirty (30) days to cure the default. If the default is not cured within that time, the property shall be listed for sale unless Parties mutually agree otherwise in writing. In the event of a default resulting in the sale of the property, the net equity shall be distributed in accordance with Section 29.C. below.

C. If, at any time prior to the time the youngest Minor Child reaching the age of

eighteen (18) or graduates from high school, whichever occurs later, Susan sells the marital real property or ceases to use it as Minor Children's primary residence, the real property shall be immediately listed for sale and sold and, after all obligations and debts associated with the real property have been paid, \$157,600 of the remaining equity, which is 20% of the equity in the real property at the time of divorce, shall be paid to Chad and the remaining equity shall be paid to Susan.

D. Upon the youngest Minor Child reaching the age of eighteen (18) or graduating from high school, whichever occurs later, Susan shall make good faith efforts to refinance the mortgage into her sole name within a reasonable period of time. Upon such refinance, Chad shall timely execute any documents necessary to remove his name from the title.

E. At the time the mortgage on the home for which Chad has liability is paid off, Chad shall timely execute any legal documents necessary to terminate any interest of any kind that he may have in the real property.

PROVISIONS REGARDING ALIMONY

30. Based on the property settlement herein, neither party is ordered to pay alimony to the other.

PROVISIONS REGARDING PENSION AND RELATED ASSETS

31. Each Party is awarded his or her own retirement accounts free and clear of any claim from the other Party.

PROVISIONS REGARDING BUSINESS INTERESTS

32. Parties have business interests in the following businesses: 1. CB Service Pros, Inc., a Florida corporation ("Management Company"); 2. CB Roofing Solutions, Inc., a Florida

corporation; 3. CB Construction Pros, Inc. d/b/a CB Restoration Pros, a Florida corporation; 4. CB Roofing Construction, Inc. d/b/a CB Roofing Solutions, a Utah corporation; (collectively, the “Companies”). Parties’ interests in these business interests have been reduced by agreement in a document entitled “Comprehensive Shareholders Agreement” that was executed by Parties and effective on 3 March 2026. The “Comprehensive Shareholders Agreement” resolves all marital interests listed above and should be considered irrevocable as it pertains to this divorce.

PROVISIONS REGARDING MISCELLANEA

I. ATTORNEY’S FEES.

33. Each Party is Ordered to assume his or her own costs and attorney’s fees incurred in prosecuting this action.

II. OTHER.

34. Prior to or upon 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 unless immediate action is necessary to protect Minor Children from immediate and irreparable harm.

35. Susan shall be restored to the use of her former surname of Groe, if she so chooses.

36. Both parties shall sign and fully execute whatever documents are necessary to implement the provisions of this divorce decree and provide it to the other party without any charge therefor. Should a party fail to execute a document within 60 days of the entry of this divorce decree, the other party may bring an Order to Show Cause at the expense of the disobedient party and seek that the Court appoint some other person to execute the document pursuant to Rule 70 of the Utah Rules of Civil Procedure. Any document executed pursuant to Rule 70 has the same effect as if executed by the disobedient party.

37. Parties are aware they have a right to proceed to trial in this matter to present all of their evidence and witnesses but waive this right.

38. The Stipulation and Settlement Agreement is binding upon and inures to the benefit of the parties hereto and their respective heirs, personal representatives, executors, administrators, successors and assigns.

39. This Stipulation and Settlement Agreement became effective on the day it was signed by both parties.

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

APPROVED AS TO FORM:

Chad Bowman

Chad Bowman

Respondent pro se

NOTICE OF INTENT TO SUBMIT ORDER FOR COURT'S SIGNATURE

TO: Chad Bowman, Respondent

As authorized by Utah Rule of Civil Procedure 7(j)(4)–(5), the undersigned attorney will submit the foregoing proposed *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 20 April 2026.

BROWN FAMILY LAW, LLC

/s/ Paul Waldron

Paul Waldron

Petitioner's Attorney

CERTIFICATE OF SERVICE

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

Chad Bowman
Respondent pro se
cbrc@me.com

/s/ Idania Blandon

Idania Blandon

Paralegal, Brown Family Law