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Mediator for Parties

IN THE FOURTH JUDICIAL DISTRICT COURT OF UTAH COUNTY
STATE OF UTAH
137 North Freedom Blvd, Provo, UT 84601

In the matter of the marriage of:

OI NING STYLES

Petitioner,

and

MATTHEW STYLES

Respondent.

DECREE OF DIVORCE

Civil No.
Judge
Commissioner

This matter comes before the court for final entry of the Decree of Divorce. The Stipulation of the parties was signed on February 25, 2026, and previously filed. The Court having reviewed the Stipulation and having previously entered its Findings of Facts and Conclusions of Law,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. The bonds of matrimony and the marriage contract heretofore existing by and between the Petitioner and Respondent are hereby dissolved, and the Petitioner is hereby awarded a Decree of Divorce from Respondent on the grounds of irreconcilable differences, said Decree to become absolute and final upon entry by the Court in the Register of Actions.

JURISDICTION

2. Residency. Petitioner has been a resident of Utah County for at least three months prior to the filing of this action.
3. Marriage Statistics. The parties were married on July 11, 2009.

CHILD CUSTODY

4. Children. There have been three children born as issue of this marriage:

1. Name	2. Month/Year of Birth
3. K.S.	4. September 2011
5. R.S.	6. April 2015
7. A.S.	8. December 2018

5. Child Custody Jurisdiction. Utah has jurisdiction to make the initial child custody determination pursuant to U.C.A. §78B-13-101, *et seq.* The children have resided in Utah for at least six consecutive months immediately before the commencement of this proceeding, and Utah is the home state of the children. A court of another state does not have jurisdiction over the children, and the children and at least one parent have a significant connection with Utah, and substantial evidence is available in Utah concerning the children's care, protection, training, and personal relationships.

CUSTODY/PARENTING PLAN

1. Custody/Parent Time. Oi Ning and Matthew will share joint legal and joint physical custody of the minor children. The parties will follow a 2/2/5 equal parent-time schedule, as follows:

a. Matthew will exercise parent-time every Monday and Tuesday.

b. Oi Ning will exercise parent-time every Wednesday and Thursday.

c. The parties will alternate weekends, with weekend parent-time beginning Friday after school (or 9:00 a.m. if school is not in session) and ending Monday morning at school drop-off (or 9:00 a.m. if school is not in session).

d. This schedule results in an ongoing 50/50 division of overnights. The parties may adjust the schedule by mutual agreement in writing (text or email is sufficient).

2. Matthew will find alternate housing within 90 days from the date the Stipulation is signed that will accommodate the parties' three children. Matthew will ensure that each child has their own bed and that the minor children do not share a room with non-biological children.

3. Commencing the date the Stipulation is signed, neither party shall enter the residence, dwelling, or curtilage of the other party without that party's prior written permission. Written permission may be provided by text message, email, or other written communication clearly granting consent. Absent such permission, each party shall remain off the other's property, including garages, yards, outbuildings, and any areas reasonably considered part of the home.

4. Holidays. The parents will follow U.C.A. §81-9-302 for the holiday schedule with Matthew being designated as the custodial parent for purposes of following the holiday schedule only.

a. Thanksgiving 2025. For the 2025 Thanksgiving holiday, Matthew will pick up the children at 9am on November 27th and return them to Oi Ning by 10pm that same day.

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

c. If there is more than one child and the 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, the children may remain together for the holiday period beginning the first evening that all children's schools are dismissed for the holiday and ending the evening before any child returns to school.

5. Order of Precedence:

a. Changes may not be made to the parent-time schedule under this section, 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;

b. the holiday schedule for Mother's Day or Father's Day;

c. the holiday schedule for the child's birthday, unless a parent is exercising uninterrupted extended parent-time and takes the child away from that parent's residence during the uninterrupted extended parent-time;

d. the holiday schedule for any holiday that is not Mother's Day, Father's Day, or the child's birthday;

e. extended parent-time; and

f. the schedule for weekday or weekend parent-time.

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

Utah Holidays According to Utah Code 81-9-302

Holiday and Time	Years Noncustodial Parent is granted holiday	Years Custodial Parent is granted holiday
Martin Luther King Jr. Holiday (1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with the child; (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 at 7 p.m. on the day before school resumes.	Odd years	Even years
President's Day (1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with the child; (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 at 7 p.m. on the day before school resumes.	Even years	Odd years
Spring Break (1) Holiday begins at 6 p.m. on the day that school dismisses for spring break. 2) Holiday ends at 7 p.m. on the day before school resumes	Odd years	Even years
Memorial Day (1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with the child; (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 at 7 p.m. on the day before school resumes	Even years	Odd years
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.	Mother	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.	Father	Father
Juneteenth National Freedom Day (1) Holiday begins at: (a) 6 p.m. on the day before Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is not Father's Day; or (b) 9 a.m. on Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is Father's Day. (2) Holiday ends at 6 p.m. on the day following Juneteenth National Freedom Day.	Even years	Odd years
Independence Day 1) Holiday begins on July 3rd at 6 p.m. (2) Holiday ends on July 5th at 6 p.m.	Odd years	Even years
Pioneer Day (1) Holiday begins on July 23rd at 6 p.m. (2) Holiday ends on July 25th at 6 p.m.	Even years	Odd years
Labor Day	Odd	Even

(1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with the child; (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 at 7 p.m. on the day before school resumes	years	years
Columbus Day (1) Holiday begins at 6 p.m. on the day before Columbus Day. (2) Holiday ends at 7 p.m. on Columbus Day.	Even years	Odd years
Fall Break 1) Holiday begins at 6 p.m. on the day school is dismissed for fall break. (2) Holiday ends at 7 p.m. on the day before school resumes	Odd years	Even years
Halloween 1) Holiday begins on October 31st or the day that Halloween is traditionally celebrated in the local community: (a) at the time that school is dismissed; or (b) at 4 p.m. if there is no school. (2) Holiday ends at 9 p.m. on the same day the holiday begins.	Even years	Odd years
Veteran's Day (1) Holiday begins at 6 p.m. on the day before Veterans Day. (2) Holiday ends at 7 p.m. on Veterans Day.	Odd years	Even years
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 at 7 p.m. on the day before school resumes	Even years	Odd years
Winter Break (First half) (1) Holiday begins at: (a) 6 p.m.; 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 holiday. (2) Holiday ends on December 27th at 7 p.m.	Odd years	Even years
Winter Break (Second half) (1) Holiday begins on December 27th at 7 p.m. (2) Holiday ends at 7 p.m. on the day before school resumes	Even years	Odd years
Day of Child's birthday (1) Holiday begins at 3 p.m. (2) Holiday ends at 9 p.m.	Even years	Odd years
Day before or after child's birthday (1) Holiday begins at 3 p.m. (2) Holiday ends at 9 p.m.	Odd years	Even years

7. Summer Parent Time.

a. Noncustodial Parent. At the election of the noncustodial parent, the noncustodial parent is entitled up to four weeks of parent-time with the children, which may be consecutive, when school is not in session for summer break. For the four weeks of extended parent-time for a noncustodial parent:

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

b. Custodial Parent. A custodial parent is entitled to uninterrupted parent-time with the children for two weeks, which may be consecutive, when school is not in session for summer break.

8. Notification of extended parent time Each parent shall provide notification to the other parent of the parent's plan for the exercise of extended parent-time for summer break as follows:

a. 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 15th;

b. In even-numbered years, the custodial parent shall provide notice to the noncustodial parent by May 1st, and the noncustodial parent shall provide notice to the custodial parent by May 15th.

c. 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 party. 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.

9. Parenting Plan. The parties will adopt the Advisory Guidelines pursuant to Utah Code §81-9-202 as the binding Parenting Plan. In addition, the parties will be bound by the following parenting plan which is filed in good faith:

a. The parents will equally share the transportation for parent-time. The parent who is the receiving parent will provide the transportation unless otherwise mutually agreed upon. A responsible adult who is known to the children and designated by either may pick up the children for parent-time, provided the other parent is informed of the person's identity in advance.

b. If the receiving parent is more than one (1) hour late to pick up for parent time, the parent who has the children is not required to wait beyond the one-hour period. In that event, the late parent forfeits the scheduled pickup and must coordinate a mutually agreeable alternative pickup time with the other parent. The parent who has the children is not required to alter their plans or make themselves immediately available once the one-hour window has passed. However, the parties shall make reasonable accommodations when a parent is running late for a legitimate and reasonable cause, provided that the delayed parent notifies the other parent as soon as they become aware of the delay (e.g., traffic, weather, or unavoidable work issues).

c. The parent who has the children in his or her care may make minor day-to-day decisions regarding the children without having to consult with the other parent.

d. The parents are responsible for making joint decisions regarding their children's education, medical care, dental care, religious upbringing, counseling, and other major parenting issues. The parents will consult together regarding a major parenting issue. The parties will do their best to agree on a solution that meets the best interest of the children. If they

reach an impasse, the parents will attend mediation before seeking a resolution through litigation, with each parent equally sharing the mediation costs.

e. Educational Plan. In accordance with U.C.A. 81-9-203(11), the parents both have authority to make educational decisions for the child. Oi Ning is designated as the residential parent for purposes of identifying the appropriate school for where the child will attend school. The child will attend school where they currently attend (and all feeder schools from the school where they currently attend) unless the parties mutually agree otherwise. The parties will consult together and strive to reach joint educational decisions. If they reach an impasse, the parents will attend mediation before seeking a resolution through litigation, with each parent equally sharing the mediation costs.

f. Both parties will have access to the children's school, church, and other records and will include the other party as the parent on such records. The parties will provide each other with the names and telephone numbers of teachers and others who work with the minor children at school, medically, or otherwise so that each party can initiate their own relationship with these professionals.

g. The parents will notify each other of any special events involving the child such as school activities, church events, sports events, graduations, etc., so that each party will have the option of attending the special event if possible. For any event that is not posted online, each party will notify one another within 24 hours of receiving notice of all significant school, social, sports, and community functions in which the child are participating or being honored, and both parties are entitled to attend and participate fully.

h. The parties will notify the other parent of major injury or illness as soon as reasonably possible involving the children.

i. The parties will notify the other parent of any change of address, email address, cell phone number and telephone number within 24 hours of the change.

j. The parents will inform the other parent of all logistical details for extended vacations at least one week in advance, including the itinerary, travel dates, and lodging information. Each parent shall also provide the name and telephone number of an available third person who will know the children's location at all times. If another adult will be traveling with the parent and the minor children, the parent shall provide that individual's name and telephone number as the emergency contact. Extended vacations may not conflict with the other parent's holiday parent-time.

10. Each parent will have first option to provide care for the children over any other third party if the parent responsible for the children are not available for a period of 3 hours or longer during their custodial time and the other parent is personally available and willing to provide the care and transportation.

a. The parties will work together in a reasonable manner to accommodate each other and to provide the children consistency and stability.

b. Special consideration will be given by each parent to make the children available to attend family functions including funerals, weddings, family reunions, religious holidays, important ceremonies, and other significant events in the life of the children or in the life of either parent which may inadvertently conflict with the parent-time schedule.

c. Communication. Each parent will permit and encourage, during reasonable hours, reasonable and uncensored communication with the children.

i. Virtual parent-time, if the equipment is reasonably available and the parents reside at least 100 miles apart, shall be at reasonable hours and for reasonable duration.

ii. If the parties cannot agree on whether the equipment is reasonably available, the court shall decide whether the equipment for virtual parent-time is reasonably available, taking into consideration: the best interests of the children; each parent's ability to handle any additional expenses for virtual parent-time; and; any other factors the court considers material.

iii. Communication regarding the minor children will be directly between the parents and will not involve third parties.

iv. The parties will not put the children in the middle. The parties will not discuss with the children adult issues including any legal or financial related issues with the children.

v. The parties will not use the children to send messages to the other for parent time issues but will discuss such issues directly with one another and outside the presence and hearing of the children.

vi. Neither parent will question the minor children about the other parent's activities, personal relationships or how the other parent spends his/her time or money. Each parent will be supportive and respectful of the other parent in the presence of the minor children.

d. The parties will maintain safe and appropriate sleeping and living accommodations for the children.

11. Neither party shall have the children present with any person with whom they are romantically involved unless the relationship has been a committed one of no less than nine (9) months. The initial nine-month period shall be measured from July 1, 2025, and the same nine-month requirement shall apply to all future romantic relationships. Upon request of the

other parent, the parent in the relationship shall ensure that an initial meeting with the romantic partner occurs before any introduction to the children.

12. Mutual Restraining Order. Matthew and Oi Ning are restrained from speaking derogatorily about the other parent or speaking to the minor children about the issues in this case, or from attempting to influence a children's preference regarding custody or parent time which would tend to diminish the love and affection of the children for the other parent. Matthew and Oi Ning are mutually restrained from allowing third parties to do what they themselves are prohibited from doing under this paragraph and will have the affirmative duty to use his or her best efforts to prevent third parties from such violation or will remove the children from such circumstances.

13. Relocation. The relocating parent shall provide 60 days advance written notice if he or she intends to relocate 25 miles or more from the residence of the other parent. The parties will attempt to agree on a parenting time arrangement in the best interest of the child. The court shall, upon the motion of any party, schedule a hearing to review the notice of relocation and parent time schedule and make appropriate orders regarding the parent time and costs for parent-time transportation. All of the provisions of U.C.A. §81-9-209 will also apply.

14. Resolution. Except for exigent circumstances or enforcement, the parties will participate in mediation prior to initiating litigation in the court.

CHILD CARE AND EXTRACURRICULAR ACTIVITIES

6. Child Support. Father is employed and has gross monthly income of \$16,068. Mother is not currently employed but will be imputed income at minimum wage of \$1,257 per month. Father's child support obligation will be \$1,150 per month. The child support obligation of Father is effective **March 1, 2026**.

a. Reduction When Child Becomes 18. In accordance with U.C.A. §81-6-213, when a child becomes 18 years of age or graduates from high school during the child's normal and expected date of graduation. If an actual expense for child care is incurred, a parent will begin paying their share within thirty (30) days of proof of the child care expense, but if the child care expense ceases to be incurred, that parent may suspend making monthly payment of that expense while it is not being incurred without obtaining a modification of the child support order.

a. A parent who incurs child care expense will 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. Parents will pay their share of the child care within 30 days of receipt of verification that expenses were incurred.

b. The parent will notify the other parent of any change of child care provider or the monthly expense of child care within 30 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 notify the other parent within said 30 days.

7. The parties will share equally the costs of any extracurricular activities that are mutually agreed in writing prior to the activity.

INSURANCE

8. 1Medical/Dental Expenses. In accordance §81-6-208, the court will order that insurance for the medical expenses of the minor children be provided by a parent. Either parent shall provide health care coverage for the medical expenses of their minor children as defined by §81-6-208. The party who can obtain the best coverage at the most reasonable cost will obtain insurance for the medical expenses of the minor children.

a. 2Each parent will share equally the out-of-pocket costs of the premium actually paid by a parent for the child's portion of insurance. The child's portion of the premium is a per capita share of the premium actually paid. The premium expenses for the child will be calculated by dividing the premium amount by the number of persons covered under the policy and multiplying the result by the number of children in the instant case. A parent may deduct the other parent's health insurance premium share from the child support obligation if they are the child support obligor and are paying the health insurance premiums as indicated herein.

b. 3The parent ordered to maintain insurance will provide verification of coverage to the other parent upon initial enrollment of the dependent child, and thereafter on or before January 2, of each calendar year, if there is a change in the previous coverage or provider. The parent will notify the other parent of any change of insurance carrier, premium, or benefits within 30 calendar days of the date he or she first knew or should have known of the change.

c. 4The parent who incurs medical and dental expenses will provide written verification of the cost and payment of medical and dental expenses to the other parent within 30 days of payment. The other parent will remit payment within 30 days of receipt of the verification. If neither party is able to secure said insurance at a reasonable cost, each party will be responsible for the payment of one-half of all reasonable and necessary medical and dental expenses for the minor child as indicated.

d. In addition to any other sanctions provided by the court, 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 Subsection (d).

e. If, at any point in time, the dependent child is covered by the health, hospital, or dental insurance plans of both parents, the health, hospital, or dental insurance plan of Petitioner will be primary coverage for the dependent child and the health, hospital, or dental

insurance plan of Respondent will be secondary coverage for the dependent child. If a parent remarries and his or her dependent child is not covered by that parent's health, hospital, or dental insurance plan but is covered by a step-parent's plan, the health, hospital, or dental insurance plan of the step-parent will be treated as if it is the plan of the remarried parent and will retain the same designation as the primary or secondary plan of the dependent child.

f. Division of Accounts. Pursuant to Utah Code Annotated §15-4-6.7, the parties may elect that medical/dental or school expenses be divided by the service provider into two separate accounts for payment, one for each parent as long as the service provider receives a copy of the Decree of Divorce at or before the day on which the service provider first renders medical/dental services or issues a bill for school fees.

9. Matthew acquired two health savings accounts during the marriage. The parties shall confirm the balance of both HSA accounts within five (5) days of signing the Stipulation.

a. The parties shall contact the HSA provider(s) to determine whether either or both accounts may be divided or rolled over so that Oi Ning may receive fifty percent (50%) of the marital funds into a separate HSA in her name. If a rollover or division is not permitted by the provider(s), Matthew shall pay Oi Ning her one-half (1/2) share of the confirmed balance of each HSA account from the parties' savings accounts within thirty (30) days.

b. After division of the marital HSA funds, any future contributions to Matthew's HSA accounts shall be his sole property.

10. Life Insurance. Matthew is ordered to maintain his current life insurance policy in full force and effect on his life in the current face amount value, until such time as the last of the parties' minor children reaches the age of eighteen (18). During such period, Matthew

is ordered to designate Oi Ning as sole beneficiary on said life insurance policy. Upon request, Matthew will submit once a year to Oi Ning proof that the policy is in full force and effect and the named beneficiary.

TAXES/TAX CREDITS

11. Child Tax Credits. The parents will equally divide the child tax credits for the parties' minor children as follows:

a. When there are an odd number of minor children that qualify as tax credits, each party will claim an equal number of as tax credits, with Matthew entitled to claim the extra tax credit (youngest child) for even numbered tax years and Oi Ning entitled to claim the extra tax credit (youngest child) as a child tax credit for odd numbered tax years.

b. When there are an equal number of minor children that qualify as tax credits, each party will claim an equal number of as tax credits.

c. Matthew's right to claim the children will only be given to him if he is current in his child support obligations by December 31st for the year that he is claiming the children as dependents for tax purposes.

d. The parent who does not have the right to take a tax deduction has the option to purchase the deduction from the other parent as follows: by March 1st of each year, the parties will determine the amount of tax savings the parent with the deduction would realize from claiming the child or children as a deduction. The parent wanting to purchase the deduction may then purchase from the other parent the right to claim the deductions for an amount equal to the other parent's projected savings. The parent purchasing the deduction must tender payment, in full, to the other parent by April 5th. Upon receipt of payment, the parent with the deduction shall execute any necessary tax forms to enable the parent purchasing the deduction to claim the deductions.

12. Tax Returns. The parties will file a joint return for their 2025 Federal and State income taxes. Any income tax refund received or tax liability incurred will be equally shared between them.

ALIMONY

13. Commencement and Initial Amount. Commencing March 1, 2026, Matt shall pay to Oi Ning alimony in the monthly amount of \$4,012.50. This amount shall continue for a period of five (5) years, through and including February 28, 2030.

14. Step-Down Adjustment at Year Five. Commencing March 1, 2026, and continuing through November 30, 2033, alimony shall be reduced to \$2,583.00 per month.

15. Final Adjustment Period. Commencing March 1, 2026, alimony shall be further reduced to \$1,860.00 per month. This amount shall continue for the remainder of the 9.5-year alimony term, through and including August 31, 2035, at which time alimony shall terminate in its entirety (unless one of the “Termination” provisions below applies).

16. Termination. Alimony shall terminate upon the earliest of the following events:

a. expiration of the 9.5-year alimony term described herein, except that Oi Ning shall be guaranteed a minimum of five (5) full years of alimony from March 1, 2026, regardless of remarriage or cohabitation.

b. The death of either party; or

c. After the initial five (5)-year guaranteed period, the remarriage or cohabitation of Oi Ning as defined under Utah Code §81-4-505.

PROPERTY

15. Personal Property. During the course of the marriage relationship, the parties have acquired certain personal property. The parties are each awarded the personal property *that is in his or her respective possession on the date of the Stipulation*, or except where further specified as follows:

<i>Item Description:</i>	<i>Awarded to:</i>
Toyota Highlander	Oi Ning
Ford Escape	Matthew
his personal clothing and effects	Matthew
Her personal clothing and effects	Oi Ning
All other household furnishings	Oi Ning

a. To equalize the difference in values of the vehicles and household furnishings, Matthew will receive an additional \$10,000 from one of the parties' bank accounts at the time of division.

b. Oi Ning shall maintain the parties' cat at her residence. Matt shall be solely responsible for and timely pay all costs associated with the cat, including but not limited to food, vetOi Ningary care, medications, and any other related expenses.

c. Matthew will pick up his personal clothing and effects from the marital home within 90 days or when he moves into his new residence, whichever first occurs. Both parties will cooperate with each other in distributing the personal property.

16. Bank/Financial Accounts. During the marriage the parties acquired various bank and financial accounts which is awarded as follows:

<i>Account Description:</i>	<i>Acct #</i>	<i>Approx. Balance</i>	<i>Awarded to:</i>
UCCU (Joint checking)		Balance on date of division	Each awarded ½
UCCU (savings)		\$11,800	Each awarded ½
UCCU (CD)		\$88,718	Each awarded ½
Capital One (CD)		\$81,088	Each awarded ½
Children's 529 accounts		Minimal balance	Oi Ning

17. Division of Accounts above.

- a. The parties shall continue to pay joint bills and household expenses from their joint bank account until the commencement date of alimony and child support.
- b. Within seventy-two (72) hours after the commencement of alimony and child support payments, the parties shall close the joint account and divide the remaining funds as follows:
 - c. The parties shall first jointly repay Oi Ning's mother the sum of \$25,000 for her contribution toward the down payment on the marital home.
 - d. From the remaining balance, Matthew shall be awarded \$10,000 to equalize the property settlement, as set forth in Paragraph 25(a).
 - e. After the above payments are made, the remaining funds in the joint account shall be equally divided between the parties.
 - f. From Matthew's share of the divided funds, Oi Ning shall be awarded:
 - i. Matt has purchased a home and paid a down payment and additional fees. Prior to the division of the accounts herein, Matt shall provide Oi Ning documentation showing the amount he paid towards the home purchase. He shall then pay Oi Ning one-half (1/2) of the verified expenses paid towards purchase of the home as an equalization payment;
 - ii. \$20,000 to be applied toward her tuition expenses; and
 - iii. \$12,000 to assist with her immediate living expenses.
 - iv. \$5,000 to be paid into the children's 529 account.
 - g. The parties shall cooperate in good faith to sign any and all documents necessary to close or transfer accounts and to effectuate the division of funds as provided herein.

18. Real Property. During the course of the marriage, the parties acquired a home located at 395 North 2700 West, Provo, Utah 84601. Oi Ning is awarded the exclusive use and possession of the parties' home until the occurrence of the first of the following conditions:

- a. 7 years from the date the parties sign the Stipulation;
- b. Oi Ning remarries;
- c. Oi Ning ceases to use the home as the primary residence;
- d. Oi Ning cohabits with a romantic partner.

19. Upon the occurrence of the first of the conditions enumerated above, the home will be sold as soon as reasonable practicable as follows:

a. The equity then existing in said home at the time of sale will be as determined by an appraisal conducted by a mutually agreed upon appraiser.

a. The listing and selling price of the home will be mutually determined by the parties. If the parties cannot agree, this issue is reserved by the Court.

b. At the time of sale, the parties shall mutually determine whether any reasonable and necessary repairs or improvements are needed to maximize the sales price of the marital residence. If the parties mutually agree that such work is appropriate, each party shall be responsible for one-half ($\frac{1}{2}$) of the associated expenses. In the event either party advances funds for the agreed-upon repairs prior to the sale, that party shall be reimbursed for the expense from the sale proceeds at the time of closing.

c. When the marital home is sold, the net proceeds of the sale shall be applied in the following order:

i. First, to pay all costs and expenses of sale, including title fees, escrow charges, recording fees, and other customary closing costs;

- ii. Second, to pay and fully satisfy all joint mortgages, home equity loans, and liens encumbering the property;
- iii. Third, to reimburse either party for any reasonable and necessary repairs or improvements made to prepare the home for sale that were mutually agreed upon in advance by the parties, as set forth in Paragraph 29;
- iv. Fourth, each party shall pay one-half (½) of the costs of sale, including any realtor commissions; and
- v. Last, the remaining net balance shall be divided equally between the parties.

20. While Oi Ning resides in the home, Oi Ning will ensure that the mortgage, taxes, and insurance on the home are timely paid so it does not negatively impact Matthew's credit.

21. After the sale of the marital residence, when Oi Ning is prepared to purchase a new home, Matt will review his financial circumstances at that time to determine whether it is financially feasible for him to co-sign on a mortgage with Oi Ning in order to assist her in qualifying for the purchase of a new residence.

22. Airfare for Children. Matt shall pay the reasonable round-trip airfare costs for the parties' minor children to travel to Hong Kong with their mother no more than one (1) time every four (4) years while each child is a minor. Matt's obligation shall be limited to one such trip per four-year period, and payment shall be made sufficiently in advance of travel to allow the tickets to be timely purchased.

DEBTS

23. Debts. The parties acquired debts during the marriage. Each will assume, and hold the other harmless from liability on, the following debts:

<i>Creditor</i>	<i>Approx. Balance</i>	<i>Obligation of:</i>
Mortgage	Balance	Paid as indicated in paragraph 27 herein until sold

a. Neither party will incur any additional liability on joint credit cards or any joint accounts.

b. Other Debts. Each party will be responsible to pay any other debt he or she individually incurred. If any other joint debts are later discovered and not stated and divided herein, the person incurring the debt will be solely responsible for the payment thereof and will hold the other party harmless therefrom.

c. Creditors. The parties understand that for joint debts upon the entry of the Decree of Divorce of joint debtors, the claim of a creditor remains unchanged unless otherwise provided by the contract, or until a new contract is entered into between the creditors and the debtors individually.

d. Notification to Creditors. The parties may notify their respective creditors for joint debts regarding the court's division of debts, obligations, or liabilities, and regarding the parties' separate current addresses.

e. 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.

FINANCIAL ACCOUNTS

17. Retirement. Matthew has retirement, pension, 401 (k), stock, stock options, and/or profit-sharing plans through his place of employment or otherwise. Oi Ning will receive

one-half of all benefits and accounts accrued pursuant to such plans during the marriage and her share will include gains, losses, earnings, and interest from the date of the Decree to the date of account segregation. Matthew represents there have been no withdrawals from the retirement for no less than one year prior to the date the Petition for Divorce was filed but, if any withdrawals were made, Oi Ning will receive one-half of any such withdrawals. Matthew specifically warrants that he has no other such retirement plans.

18. A Qualified Domestic Relations Order will be prepared and each party pay one-half the cost of the total cost of preparation and one-half of all processing fees. The parties understand it is their responsibility to cause that the appropriate Qualified Domestic Relations Order(s) be prepared. The parties understand that the cost must be paid prior to the preparation of the QDRO. Matthew is enjoined from withdrawing, transferring, pledging, or borrowing such benefits until an entry and acceptance of all appropriate QDROs by Plan Administrators. In the event that Matthew receives any of the benefits awarded to Oi Ning from these accounts as indicated within this paragraph, Matthew will receive that benefit in the form of a constructive trust for Oi Ning, and Matthew is ordered to pay the benefit directly to Oi Ning within thirty days of its receipt.

MUTUAL RESTRAINT

24. Father and Mother are restrained from speaking derogatorily about the other parent or speaking to the child about the issues in this case, or from attempting to influence a child's preference regarding custody or parent time which would tend to diminish the love and affection of the child for the other parent. Father and Mother are mutually restrained from harassing, annoying, or otherwise both Oi Ningg the other party. Father and Mother are mutually restrained from allowing third parties to do what they themselves are prohibited from doing

under this paragraph and will have the affirmative duty to use his or her best efforts to prevent third parties from such violation, or will remove the child from such circumstances.

25. Both parties are restrained from making visitation arrangements through the children or from using a minor child as a messenger.

26. Neither party is allowed to use the other's likeness, picture, name, identification, or credit for personal gain, such as obtaining credit, opening accounts, or acquiring services in order to prevent one party from exploiting the other's identity or financial standing post-divorce. The parties are restrained from making public comments, sharing posts, or posting photos about each other or the divorce proceedings on social media platforms such as Facebook, Instagram, Snapchat, etc. in order to protect the privacy of both parties and avoid any public airing of grievances or details about divorce,

MISCELLANEOUS PROVISIONS

27. Legal Fees. The parties are ordered to assume his or her own respective legal fees and litigation costs incurred in this action.

28. Former Name. Oi Ning Styles is restored to her former name of Oi Ning, if she so desires.

Order is signed when electronically stamped by the Court on the first page

Approved as to form:

OI NING STYLES, Petitioner

SUBSCRIBED AND SWORN to before me _____.

NOTARY PUBLIC

Approved as to form:

MATTHEW STYLES, Respondent

SUBSCRIBED AND SWORN to before me _____.

NOTARY PUBLIC