

FILED

MAY 20 2026

4th DISTRICT  
STATE OF UTAH  
UTAH COUNTY

Susan M Russell

Name

775 S 800 W

Address

Lehi, Utah 84043

City, State, Zip

801-592-7566

Phone

susanrussellutah@gmail.com

Email

In the Court of Utah

FOURTH Judicial District UTAH County

Court Address 137 NORTH FREEDOM BOULEVARD, PROVO, UT 84606

In the Matter of (select one)

☒ the Marriage of (for a divorce with  
or without children, annulment,  
separate maintenance, or  
temporary separation case)

Susan M Russell

(name of Petitioner)

and

David Scott Russell

(name of Respondent)

Other parties (if any)

**Divorce Decree**

264400901

Case Number

Griffin

Judge

Ito

Commissioner (domestic cases)

The court decrees:

**Divorce**

1. Susan M Russell is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Susan M Russell. The divorce will become final upon entry of the divorce decree.

**Children (Utah Code 81-6-101(7))**

2. **Susan M Russell and David Scott Russell** do not have any children together.
- We do not have any children together who are minors. A minor is a child under 18 who has not been married or otherwise emancipated.
  - We are not expecting a child.
  - We do not have incapacitated adult children together who are eligible for child support, or, **Susan M Russell** is not asking for child support for any adult child who is eligible for child support.

Personal property (Utah Code Title 81, Chapters 1, 4, 6, and 9)

3. All personal property not addressed in the divorce should be divided as the parties have already divided it.

Vehicles

4. Vehicles will be divided as follows:

a.

Year: **2018**

Make: **Infiniti**

Model: **Q-50 Sport**

VIN: **N/A**

Owner (before divorce): **Susan Russell**

Current value: **\$18,000.00**

Amounts Estimated: **no**

Ownership After Divorce: **Wife awarded 2018 Infiniti Q-50 Sport (\$18,000-\$20,000 value) as her sole and separate property. No liens. Valued at \$18,000 for property division offset calculation.**

Loan: **N/A**

b.

Year: **2014**

Make: **Dodge**

Model: **Cummings 2500 Ram**

VIN: **N/A**

Owner (before divorce): **David Russell and Susan Russell**

Current value: **\$35,000.00**

Amounts Estimated: **no**

Ownership After Divorce: **Husband awarded 2014 Dodge Cummings 2500 Ram (\$35,000 value) as his sole and separate property. No liens. Part of \$30,000 personal property offset favoring Wife.**

Loan: **N/A**

c.

Year: **2007**

Make: **RTRA**

Model: **RPM Travel Trailer/Toy Hauler**

VIN: **N/A**

Owner (before divorce): **David Russell**

Current value: **\$14,000.00**

Amounts Estimated: **no**

Ownership After Divorce: **Husband awarded 2007 RPM Travel Trailer/Toy Hauler (\$14,000 value) as his sole and separate property. No liens. Part of \$30,000 personal property offset.**

Loan: **N/A**

d.

Year: **2009**

Make: **Polaris**

Model: **Ranger 700**

VIN: **N/A**

Owner (before divorce): **David Russell and Susan Russell**

Current value: **\$6,000.00**

Amounts Estimated: **no**

Ownership After Divorce: **Husband awarded 2009 Polaris Ranger 700 with snow tracks (\$6,000 value) as his sole and separate property. No liens. Part of \$30,000 offset.**

Loan: **N/A**

e.

Year: **2002**

Make: **Polaris**

Model: **500 Sportsman**

VIN: **N/A**

Owner (before divorce): **David Russell**

Current value: **\$2,000.00**

Amounts Estimated: **no**

Ownership After Divorce: **Husband awarded 2002 Polaris 500 Sportsman (\$2,000 value) as his sole and separate property. No liens. Part of \$30,000 offset.**

Loan: **N/A**

f.

Year: **1966**

Make: **Ford**

Model: **Galaxy**

VIN: **N/A**

Owner (before divorce): **David Russell and Susan Russell**

Current value: **\$25,000.00**

Amounts Estimated: **no**

Ownership After Divorce: **Husband awarded 1966 Ford Galaxy (\$25,000 value) as his sole and separate property. No liens. Part of \$30,000 personal property offset.**

Loan: **N/A**

g.

Year: **2010**

Make: **Double**

Model: **Flatbed Trailer**

VIN: **N/A**

Owner (before divorce): **David Russell and Susan Russell**

Current value: **\$2,500.00**

Amounts Estimated: **no**

Ownership After Divorce: **Husband awarded 2010 Double Flatbed Trailer (\$2,500 value) as his sole and separate property. No liens. Part of \$30,000 offset.**

Loan: **N/A**

Bank and credit union accounts

5. Bank and credit union accounts will be divided as follows:

a.

Account Number: **1745**

Account Type: **Checking**

Institution Name: **Alta Bank**

Address: **33 East Main St., American Fork, UT 84003**

Date Opened: **N/A**

Balance (US Dollars): **\$211.16**

Estimated: **no**

Owner: **Susan M Russell and David Scott Russell**

Co-Owner(s): **N/A**

Divide as follows: **Joint account. Close account and split balance 50/50 (if there is a balance). Any joint accounts being transferred shall be retitled within sixty (60) days from entry of the final Decree of Divorce.**

b.

Account Number: **7278**

Account Type: **Savings**

Institution Name: **Alta Bank**

Address: **33 East Main St., American Fork, UT 84003**

Date Opened: **N/A**

Balance (US Dollars): **\$78.00**

Estimated: **no**

Owner: **Susan M Russell and David Scott Russell**

Co-Owner(s): **N/A**

Divide as follows: **Close account and split balance 50/50 (if there is a balance).**

**Any joint accounts being transferred shall be retitled within sixty (60) days from entry of the final Decree of Divorce.**

6. This other property will be divided as follows:

a.

Description: **National Security Safe (larger)**

Date acquired: **N/A**

Current value: **\$2,000.00**

Estimated: **no**

Ownership after divorce: **Husband awarded larger National Security safe (\$3,000 value). Part of \$30,000 personal property offset favoring Wife. ■**

**Stipulation says Husband; verify against OCAP field which may show Wife**

Loan: **N/A**

b.

Description: **Nationa Security Safe (smaller)**

Date acquired: **N/A**

Current value: **\$2,000.00**

Estimated: **no**

Ownership after divorce: **Wife awarded smaller National Security safe (\$2,000 value). Identical in color and finish to larger safe.**

Loan: **N/A**

c.

Description: **Gold and Silver Holdings**

Date acquired: **N/A**

Current value: **\$5,000.00**

Estimated: **no**

Ownership after divorce: **Gold and silver holdings previously divided 50/50 by**

**agreement. Wife has liquidated her share and proceeds being used toward Lehi house mortgage payoff. Each party retains their respective share as separate property.**

Loan: **N/A**

7. **David Scott Russell** will receive the following property:

a. **Tools in garage**

#### Debts

8. The parties are not aware of any debts from the marriage. If any debts exist, each debt will be the responsibility of the party who incurred the debt.

#### Real property

9. The parties acquired the following real property during the marriage:

a.

Description: **Primary home**

Address: **775 S 800 W , Lehi, Utah, Utah 84043 United States**

Tax ID: **65-192-0006**

Legal Description: **PHASE:3 LOT 6, PLAT E, CHAPPEL VALLEY PHASE III**

**SUBDV. AREA 0.276 AC**

Date property acquired: **May 2, 2007**

Names on title: **Russell, David Scott and Susan**

Original cost: **\$212,500**

Current value: **\$665,000.00**

Property values estimated: **no**

Disposal: **Wife shall be awarded the Lehi home (775 S 800 W, Lehi, UT 84043) as her sole and separate property. Mortgage payoff with Valon Mortgage is \$129,762.33, which will be paid in full and Husband will be removed from title within 30 days of total payoff. Wife is obtaining a loan of \$190,000 with private money to pay Husband his equity share. Husband's equity share of \$267,500 is offset by: the Vanguard 401K with Dean Flour (\$46,191.17) and personal property (\$30,000). Total equity share being paid to Husband is \$190,000. The IRA equalization is not part of this calculation with the primary home. There are separate 401K accounts and Roth IRAs held with TransAmerica Financial (William Black) that will be distributed upon court-ordered QDRO and split 50/50. Wife's funds shall be released without penalty due to early withdrawal on account of the divorce. Husband shall have the option to roll his portion into his Vanguard 401K account with Dean Flour. Wife shall complete refinance and property transfer within 90 days of Decree entry.**

i.

Creditor: **N/A**

Names on mortgage: **Russell, David Scott and Susan**

Date mortgage acquired: **May 2, 2007**

Mortgage balance: **\$129,762.33**

Monthly payment: **\$1,628.00**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Wife shall be awarded the Lehi home (775 S 800 W, Lehi, UT 84043) as her sole and separate property. Mortgage payoff with Valon Mortgage is \$129,762.33, which will be paid in full and Husband will be removed from title within 30 days of total payoff. Wife is obtaining a loan of \$190,000 with private money to pay Husband his equity share. Husband's equity share of \$267,500 is offset by: the Vanguard 401K with Dean Flour (\$46,191.17) and personal property (\$30,000). Total equity share being paid to Husband is \$190,000. The IRA equalization is not part of this calculation with the primary home. There are separate 401K accounts and Roth IRAs held with TransAmerica Financial (William Black) that will be distributed upon court-ordered QDRO and split 50/50. Wife's funds shall be released without penalty due to early withdrawal on account of the divorce. Husband shall have the option to roll his portion into his Vanguard 401K account with Dean Flour. Wife shall complete refinance and property transfer within 90 days of Decree entry. Susan M Russell will provide a copy of the divorce decree to the lender.**

### **Business interests**

10. The parties' ownership interests in business will be divided as follows:

a.

Business Name: **Susan RussellReal Estate LLC**

Description: **unknown**

Phone: **(801) 592-7566**

Address: **775 S 800 W , Lehi, Utah 84043 United States**

Total Value: **\$20,000**

Percent owned by Petitioner: **50%**

Percent owned by Respondent: **50%**

Percent owned by Petitioner after divorce: **50%**

Percent owned by Responent after divorce: **50%**

### **Alimony**

11. Neither party will pay alimony.

### **Retirement money**

#### **Retirement money – retirement accounts**

12. The parties have retirement money. The owner of the retirement money Plan

Participant must do whatever is necessary for both parties to have full access to information about the pension plan, retirement account, money and benefits. This includes signing any forms needed for release of the information to the other party (Alternate Payee).

13. If the Plan Participant receives any retirement money awarded to the Alternate Payee, the Plan Participant receives that money in a constructive trust for the Alternate Payee. The Plan Participant is ordered to pay the benefit directly to the Alternate Payee within 5 days of its receipt. Information on the pension plans and how they are to be divided is listed below:

a.

Account Number: **7486**

Plan Name: **401(k)**

Plan Administrator: **Self**

Company Name: **Vanguard**

Address: **Vanguard, P.O. Box 982902, El Paso, TX 79998-2902**

Date Opened: **Apr 21, 2016**

Plan Value: **\$93000**

This plan is in the name of: **David Scott Russell**

Divide as follows: **Husband's Vanguard 401K held with Dean Flour (\$93,000 balance, 10 years of contribution). Distribution: 50/50 split. The 50/50 split with Vanguard is for the equity share of the primary home for Wife's benefit. The QDRO is not a direct rollover for Wife. Wife receives \$46,191.17 as equity share offset from the primary home. Husband retains \$46,808.83. David Scott Russell should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 30 days after the divorce decree is entered.**

b.

Account Number: **6360**

Plan Name: **IRA**

Plan Administrator: **Self**

Company Name: **North American**

Address: **One Sammons Plaza Sioux Falls, SD 57193**

Date Opened: **Apr 21, 2016**

Plan Value: **\$87042**

This plan is in the name of: **David Scott Russell**

Divide as follows: **Husband's North American IRA (\$87,042). Equalize in QDRO and Wife's portion to be released. Wife will not be rolling over. Wife's portion shall be released to her directly without early withdrawal penalty due to the divorce. David Scott Russell should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 30 days after the divorce decree is entered.**



c.

Account Number: **8509**

Plan Name: **Roth IRA**

Plan Administrator: **Self**

Company Name: **F&G**

Address: **F&G Service Center, P.O. Box 81497, Lincoln, NE 68501-1497**

Date Opened: **Apr 21, 2016**

Plan Value: **\$15062**

This plan is in the name of: **David Scott Russell**

Divide as follows: **Husband retains F&G; IRA (\$15,062.34) as part of IRA equalization calculation. Combined with partial North American IRA retention. David Scott Russell should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 30 days after the divorce decree is entered.**

d.

Account Number: **5999**

Plan Name: **Roth IRA**

Plan Administrator: **Self**

Company Name: **Athene**

Address: **7700 Mills Civic Parkway, West Des Moines, IA 50266**

Date Opened: **Apr 21, 2016**

Plan Value: **\$9534**

This plan is in the name of: **Susan M Russell**

Divide as follows: **Wife retains Athene Roth IRA (\$9,534.45) as her sole and separate property. Part of IRA equalization calculation. Susan M Russell should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 30 days after the divorce decree is entered.**

e.

Account Number: **7704**

Plan Name: **IRA**

Plan Administrator: **Self**

Company Name: **F&G**

Address: **F&G Service Center, P.O. Box 81497, Lincoln, NE 68501-1497**

Date Opened: **Apr 21, 2016**

Plan Value: **\$18259**

This plan is in the name of: **Susan M Russell**

Divide as follows: **Wife retains F&G; IRA (\$18,259.83) as her sole and separate property. All investment accounts with TransAmerica Financial will be equalized and split 50/50 via court-ordered QDRO. Wife's funds shall be released without early withdrawal penalty due to the divorce. Husband shall have the option to roll**

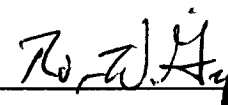
his remaining balance into his Vanguard 401K with Dean Flour. Susan M Russell should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 30 days after the divorce decree is entered.

### Duty to sign documents

14. The parties will sign all documents necessary to comply with the divorce decree within 60 days from entry of the decree. If a party fails to sign a document within 60 days, the other party may ask the court to appoint someone to sign the document. (Utah Rule of Civil Procedure 70)

Judge's signature may instead appear at the top of the first page of this document.

5-20-26, 12:15 pm  
Date

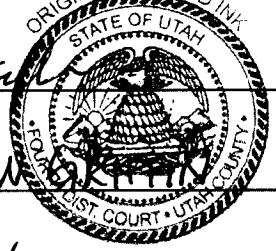
Signature ▶ 

Judge ROGER W. [unclear]

N/A  
Date

Signature ▶ N/A

Commissioner N/A



Approved as to Form.

Other Party

Signature ▶

David Scott Russell

ID ggl.wcsl.wS6UF7RgyVBzB25F

Other Party Name David Scott Russell

### Certificate of Service

I certify that I filed with the court and am serving a copy of this Divorce Decree on the following people.

a.

Name: **David Russell**

Method of service: **Email**

Address: **dsrussell49@gmail.com**

Date of Service: **Apr 28, 2026**

4/28/2026

Date

Signature ▶

*Susan Russell*

ID FcJTVgcWas9TPKDcoowvQy8

Printed  
Name

Susan Russell

## eSignature Details

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**Signer ID:** FcJTVqjcWas9TPKDcoowvQy8  
**Signed by:** Susan Russell  
**Sent to email:** susanrussellutah@gmail.com  
**IP Address:** 144.129.253.245  
**Signed at:** Apr 28 2026, 6:19 pm MDT

**Signer ID:** ggLwcsLwS6Uf7RgyVBezB25F  
**Signed by:** David Russell  
**Sent to email:** dsrussell49@gmail.com  
**IP Address:** 174.220.170.9  
**Signed at:** Apr 30 2026, 1:13 pm MDT