

Rachel Ann Young
Name
3851 N Traverse Mountain Blvd Apt 3324
Address
Lehi, Utah 84043
City, State, Zip
702-772-9815
Phone
rachely361@gmail.com
Email

FILED
JUN 01 2026
4th DISTRICT
STATE OF UTAH
UTAH COUNTY

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)

Rachel Ann Young
(name of Petitioner)

and

Joshua Marcelo Covarrubias
(name of Respondent)

Other parties (if any)

Divorce Decree

264401140

Case Number

Griffin

Judge

Ito

Commissioner (domestic cases)

The court decrees:

Divorce

1. Rachel Ann Young is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Rachel Ann Young. The divorce will become final upon entry of the divorce decree.

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

2. **Rachel Ann Young and Joshua Marcelo Covarrubias** 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, **Rachel Ann Young** 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: **2011**
Make: **Honda**
Model: **CRV**
VIN: **N/A**
Owner (before divorce): **Rachel Young**
Current value: **\$5,465.00**
Amounts Estimated: **no**
Ownership After Divorce: **Rachel Ann Young**
Loan: **N/A**

b.

Year: **2017**
Make: **Chevrolet**
Model: **Volt**
VIN: **N/A**
Owner (before divorce): **Rachel Young, Joshua Covarrubias**
Current value: **\$14,715.00**
Amounts Estimated: **no**
Ownership After Divorce: **Will be returned to the lender, Shayne Jay Young**
Loan: **N/A**

Bank and credit union accounts

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

a.

Account Number: **0086**

Account Type: **Checking**

Institution Name: **Wells Fargo**

Address: **333 Market Street San Francisco, CA 94105**

Date Opened: **N/A**

Balance (US Dollars): **\$1,485.00**

Estimated: **no**

Owner: **Joshua Marcelo Covarrubias**

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

Divide as follows: **Joshua Marcelo Covarrubias should be awarded the entire balance of \$1,485.00 from this money.**

b.

Account Number: **5374**

Account Type: **Checking**

Institution Name: **Wells Fargo**

Address: **333 Market Street San Francisco, CA 94105**

Date Opened: **N/A**

Balance (US Dollars): **\$751.00**

Estimated: **no**

Owner: **Rachel Ann Young and Joshua Marcelo Covarrubias**

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

Divide as follows: **50% Joshua 50% Rachel**

c.

Account Number: **7149**

Account Type: **Savings**

Institution Name: **Wells Fargo**

Address: **333 Market Street San Francisco, CA 94105**

Date Opened: **N/A**

Balance (US Dollars): **\$95.52**

Estimated: **no**

Owner: **Rachel Ann Young and Joshua Marcelo Covarrubias**

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

Divide as follows: **50% Joshua 50% Rachel**

d.

Account Number: **3877**

Account Type: **Checking**

Institution Name: **Wells Fargo**
Address: **333 Market Street San Francisco, CA 94105**
Date Opened: **N/A**
Balance (US Dollars): **\$1,315.38**
Estimated: **no**
Owner: **Rachel Ann Young**
Co-Owner(s): **N/A**
Divide as follows: **Rachel Ann Young should be awarded the entire balance of \$1,315.38 from this money.**

e.

Account Number: **2671**
Account Type: **Savings**
Institution Name: **Wells Fargo**
Address: **333 Market Street San Francisco, CA 94105**
Date Opened: **N/A**
Balance (US Dollars): **\$2,000.00**
Estimated: **no**
Owner: **Rachel Ann Young**
Co-Owner(s): **N/A**
Divide as follows: **Rachel Ann Young should be awarded the entire balance of \$2,000.00 from this money.**

6. This other property will be divided as follows:

a.

Description: **Engagement Ring**
Owner: **Joshua Covarrubias**
Date acquired: **N/A**
Current value: **\$2,300.00**
Estimated: **no**
Ownership after divorce: **Joshua Marcelo Covarrubias**
Loan: **N/A**

7. **Rachel Ann Young will receive the following property:**

a. Household Items (all furniture, kitchen appliances, cutlery, flatware, household electronics, camping gear, etc)

Debts

8. Each party will be ordered to assume and pay debts as follows. The party assuming the debt must put the debt in their name and pay it. If they can't put the debt in their name, they must still pay it. If a party pays a debt they are not responsible for, they can

recover that amount from the responsible party.

Credit Card Debt

a.

Account Number: **1347**

Institution Name: **Discover**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$17,429.00**

Minimum Monthly Payment (in US Dollars): **\$348.00**

Owner: **Joshua Covarrubias**

The debt will be paid as follows: **Joshua Marcelo Covarrubias will pay the entire debt. Joshua Marcelo Covarrubias will provide a copy of the divorce decree to the lender.**

b.

Account Number: **2192**

Institution Name: **Discover**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$15,381.00**

Minimum Monthly Payment (in US Dollars): **\$308.00**

Owner: **Rachel Young**

The debt will be paid as follows: **Rachel Ann Young will pay the entire debt. Rachel Ann Young will provide a copy of the divorce decree to the lender.**

Medical Debt

a.

Account Number: **0866**

Institution Name: **University of Utah**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$965.00**

Minimum Monthly Payment (in US Dollars): **\$100.00**

Owner: **Rachel Young**

The debt will be paid as follows: **Rachel Ann Young will pay the entire debt. Rachel Ann Young will provide a copy of the divorce decree to the lender.**

Other Debt

a.

Account Number: **4456**

Institution Name: **Nelnet**

Address: **121 S. 13th St., Ste. 301**

Amount owed on debt (in US Dollars): **\$98,717.28**

Minimum Monthly Payment (in US Dollars): **\$625.83**

Owner: Rachel Young

The debt will be paid as follows: Rachel Ann Young will pay the entire debt. Rachel Ann Young will provide a copy of the divorce decree to the lender.

b.

Account Number: 6112

Institution Name: Edfinancial

Address: 1271 Market St, Dayton, TN 37321

Amount owed on debt (in US Dollars): \$59,535.42

Minimum Monthly Payment (in US Dollars): \$123.00

Owner: Joshua Marcello Covarrubias

The debt will be paid as follows: Joshua Marcelo Covarrubias will pay the entire debt. Joshua Marcelo Covarrubias will provide a copy of the divorce decree to the lender.

Real property

9. The parties do not have any real property that is marital property. The parties do not need a court order about real property.

Alimony

10. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

11. 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).

12. 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: 9680

Plan Name: Traditional IRA

Plan Administrator: Inspire Financial

Company Name: Baptist Health

Address: 2001 Spring Road suit 700 Oakbrook, Illinois 60523

Date Opened: May 1, 2024

Plan Value: \$5542.12

This plan is in the name of: Joshua Marcelo Covarrubias

Divide as follows: The entire account should be awarded to Joshua Marcelo Covarrubias.

b.

Account Number: 3541

Plan Name: 403(b)

Plan Administrator: University of Utah

Company Name: University of Utah

Address: 50 North Medical Drive Salt Lake City, Utah 84132

Date Opened: Feb 27, 2024

Plan Value: \$535.81

This plan is in the name of: Joshua Marcelo Covarrubias

Divide as follows: The entire account should be awarded to Joshua Marcelo Covarrubias.

c.

Account Number: 5576

Plan Name: 401(k)

Plan Administrator: T. Rowe Price

Company Name: Intermountain Healthcare

Address: c/o T. Rowe Price PO Box 17349 Baltimore MD 21297-1349

Date Opened: Aug 7, 2024

Plan Value: \$4884.05

This plan is in the name of: Joshua Marcelo Covarrubias

Divide as follows: The entire account should be awarded to Joshua Marcelo Covarrubias.

d.

Account Number: 7776

Plan Name: Roth IRA

Plan Administrator: CHARLES SCHWAB & CO INC CUST

Company Name: N/A

Address: P.O. Box 2339, Omaha, NE 68103

Date Opened: Jun 29, 2021

Plan Value: \$2243.84

This plan is in the name of: Rachel Ann Young

Divide as follows: The entire account should be awarded to Rachel Ann Young.

e.

Account Number: **8110**
Plan Name: **401(k)**
Plan Administrator: **CHARLES SCHWAB & CO INC CUST**
Company Name: **Carnival Corporation**
Address: **P.O. Box 2339, Omaha, NE 68103**
Date Opened: **Jan 15, 2026**
Plan Value: **\$18851.95**
This plan is in the name of: **Rachel Ann Young**
Divide as follows: **The entire account should be awarded to Rachel Ann Young.**

f.

Account Number: **0001**
Plan Name: **403(b)**
Plan Administrator: **Transamerica**
Company Name: **Westminster University Defined Contribution Retirement Plan**
Address: **6400 C Street SW, Cedar Rapids, IA 52499**
Date Opened: **Aug 22, 2025**
Plan Value: **\$4892.26**
This plan is in the name of: **Rachel Ann Young**
Divide as follows: **The entire account should be awarded to Rachel Ann Young.**

Additional provisions

13. The parties will adhere to the following additional provisions:

a.

Additional Provision: Joshua Marcelo Covarrubias will pay half of the remaining expenses, including base rent, trash, garage rent, pest control, cable, water, sewage, electric (billed both through the apartment and billed through Lehi City), and utility, for the lease on the apartment located at 3851 N Traverse Mountain Blvd Lehi, UT 84043 Apt 3324 which will end on the 20th of June, 2026. Joshua Marcelo Covarrubias will return the 2017 Chevrolet Volt on April 30, 2026 to Rachel Ann Young, If the vehicle is not returned, Joshua Marcelo Covarrubias will pay Rachel Ann Young \$500 a month plus \$100 for the vehicle for a total of \$600 to be paid monthly for 3.5 years.

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.

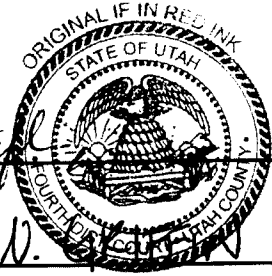
5-21-26, 10:50 Am
Date

Signature ▶

R. W. Hylleberg

Judge

ROGER W. HYLLEBERG



N/A
Date

Signature ▶

N/A

Commissioner

N/A

Approved as to Form.

Other Party
Signature ▶

Joshua Marcelo Covarrubias

Other Party
Name Joshua Marcelo Covarrubias

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: **Joshua Covarrubias**

Method of service: **Email**

Address: **joshcovarrubias123@gmail.com**

Date of Service: **May 15, 2026**

05/15/2026

Date

Signature ▶

Rachel Young

Printed
Name

Rachel Young