

Janalee Paulson Lunceford

Name

3042 E Somerset Dr

Address

Spanish Fork, Utah 84660

City, State, Zip

801-921-3457

Phone

jluncefo@nuskin.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)

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

Janalee Paulson Lunceford

(name of Petitioner)

and

Tony Coy Lunceford

(name of Respondent)

Other parties (if any)

Divorce Decree

264401604

Case Number

Peterson

Judge

Snow

Commissioner (domestic cases)

The court decrees:

Divorce

1. Janalee Paulson Lunceford is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Janalee Paulson Lunceford. The divorce will become final upon entry of the divorce decree.

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

2. **Janalee Paulson Lunceford** and **Tony Coy Lunceford** 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, **Janalee Paulson Lunceford** 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: **2012**

Make: **Honda**

Model: **Civic**

VIN: **N/A**

Owner (before divorce): **Tony and or Janalee Lunceford**

Current value: **\$3,920.00**

Amounts Estimated: **no**

Ownership After Divorce: **Janalee Paulson Lunceford**

1.

Lender: **Pacific Horizon Credit Union**

Address: **96 East Center Street Springville, UT 84663**

Date Acquired: **N/A**

Amount Owed: **\$3,920.85**

Amounts Estimated: **no**

Monthly Payment: **\$111.00**

The debt will be paid as follows: **Janalee Paulson Lunceford will pay the entire debt. Janalee Paulson Lunceford will provide a copy of the divorce decree to the lender.**

b.

Year: **2001**

Make: **Ford**

Model: **F350**

VIN: **N/A**

Owner (before divorce): **Tony and or Janalee Lunceford**
Current value: **\$4,500.00**
Amounts Estimated: **yes**
Basis of Estimation: **NADA**
Ownership After Divorce: **Tony Coy Lunceford**
Loan: **N/A**

Bank and credit union accounts

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

a.

Account Number: **3620**
Account Type: **Checking**
Institution Name: **Pacific Horizon Credit Union**
Address: **191 South 100 West Payson UT 84651**
Date Opened: **N/A**
Balance (US Dollars): **\$200.00**
Estimated: **no**
Owner: **Janalee Paulson Lunceford**
Co-Owner(s): **N/A**
Divide as follows: **Janalee Paulson Lunceford should be awarded the entire balance of \$200.00 from this money.**

b.

Account Number: **7548**
Account Type: **Checking**
Institution Name: **Mountain America Credit Union**
Address: **1308 N. Canyon creek Pkwy**
Date Opened: **N/A**
Balance (US Dollars): **\$1,200.00**
Estimated: **no**
Owner: **Janalee Paulson Lunceford**
Co-Owner(s): **N/A**
Divide as follows: **Janalee Paulson Lunceford should be awarded the entire balance of \$1,200.00 from this money.**

c.

Account Number: **9999**
Account Type: **Checking**
Institution Name: **Mountain America**
Address: **1308 N. Canyon creek Pkwy**

Date Opened: **N/A**

Balance (US Dollars): **\$1,000.00**

Estimated: **yes**

Estimation basis: **Pay**

Owner: **Tony Coy Lunceford**

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

Divide as follows: **Tony Coy Lunceford should be awarded the entire balance of \$1,000.00 from this money.**

6. This other property will be divided as follows:

Enclosed Trailer to be awarded to Tony Lunceford Flatbed Trailer to be awarded to Janalee Lunceford

Debts

7. 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: **3620**

Institution Name: **Visa Pacific Horizon**

Address: **96 East Center, Springville, UT, 84663**

Amount owed on debt (in US Dollars): **\$2,837.73**

Minimum Monthly Payment (in US Dollars): **\$75.00**

Owner: **Janalee Lunceford**

The debt will be paid as follows: **Janalee Paulson Lunceford will pay the entire debt. Janalee Paulson Lunceford will provide a copy of the divorce decree to the lender.**

b.

Account Number: **1002**

Institution Name: **American Express**

Address: **PO Box 60189**

Amount owed on debt (in US Dollars): **\$753.09**

Minimum Monthly Payment (in US Dollars): **\$50.00**

Owner: **Tony C Lunceford**

The debt will be paid as follows: **Tony Coy Lunceford will pay the entire debt. Tony Coy Lunceford will provide a copy of the divorce decree to the lender.**

Other Debt

a.

Account Number: **6320**

Institution Name: **Pacific Horizon Credit Union**

Address: **96 West Center, Springville, UT 84663**

Amount owed on debt (in US Dollars): **\$1,672.59**

Minimum Monthly Payment (in US Dollars): **\$75.00**

Owner: **Janalee Lunceford**

The debt will be paid as follows: **Janalee Paulson Lunceford will pay the entire debt. Janalee Paulson Lunceford will provide a copy of the divorce decree to the lender.**

b.

Account Number: **7548**

Institution Name: **Mountain America**

Address: **1308 N. Canyon Creek Pkwy. Spanish Fork, UT 84660**

Amount owed on debt (in US Dollars): **\$3,877.00**

Minimum Monthly Payment (in US Dollars): **\$148.95**

Owner: **Janalee Lunceford**

The debt will be paid as follows: **Janalee Paulson Lunceford will pay the entire debt. Janalee Paulson Lunceford will provide a copy of the divorce decree to the lender.**

Real property

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

Alimony

9. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

10. 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).

11. 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: **6262**

Plan Name: **401k**

Plan Administrator: **Principal**

Company Name: **Nu Skin Enterprises**

Address: **75 West Center, Provo, UT 84601**

Date Opened: **Aug 15, 1992**

Plan Value: **\$365567**

This plan is in the name of: **Janalee Paulson Lunceford**

Divide as follows: **\$175,000.00 to be awarded to Tony Coy Lunceford Janalee Paulson Lunceford should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 90 days after the divorce decree is entered.**

b.

Account Number: **KX4M**

Plan Name: **401k**

Plan Administrator: **Principal**

Company Name: **Verisk**

Address: **1100 W Traverse Pkwy, Lehi, UT 84043**

Date Opened: **Oct 1, 2024**

Plan Value: **\$10990**

This plan is in the name of: **Tony Coy Lunceford**

Divide as follows: **The entire account should be awarded to Tony Coy Lunceford.**

Additional provisions

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

a.

Additional Provision: **Tony Coy Lunceford agrees to pay Janalee P. Lunceford \$500 per month until the total debt of \$80,000 is fully satisfied, unless paid sooner through a lump sum sufficient to reach the full amount owed. The IRS debt, in the amount of \$175,000.00, shall be satisfied using the retirement funds awarded to Tony Coy Lunceford from Janalee Lunceford. 2025 \$9,798.00 2024 \$12,168.00 2023 \$16,697.29 2022 \$19,295.11 2021 \$13,234.38 2020 \$16,878.11 2019 \$15,180.05 2018 \$14,392.08 2017 \$18,000.00 2016 \$18,067.39 2015 \$4,713.00 2014 \$9,325.58 2013 \$10,362.05 Total \$178,111.04**

Duty to sign documents

13. The parties will sign all documents necessary to comply with the divorce decree

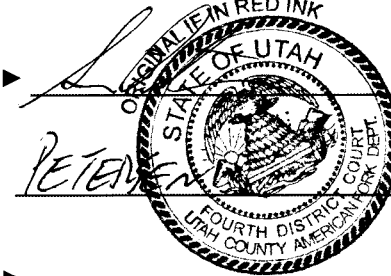
within 60 days from entry of the decree. If a party fails to sign a document within 60 days, the other party may ask the court to appoint someone to sign the document. (Utah Rule of Civil Procedure 70)

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

Date

6/25/26

Signature



Judge

Date

Signature

Commissioner

Approved as to Form.

Other Party

Signature

Other Party
Name

Tony Coy Lunceford

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: **Tony Coy Lunceford**

Method of service: **Email**

Address: **Tlunceford@verisk.com**

Date of Service: **Jun 11, 2026**

06/11/2026

Date

Signature



Janalee Lunceford

Printed
Name

Janalee Lunceford