

FILED
JUL 06 2026
4TH DISTRICT
STATE OF UTAH
UTAH COUNTY

Bryan Keith Elkins

Name

18 S 750 E

Address

American Fork, Utah 84003

City, State, Zip

801-376-6547

Phone

bryan.k.elkins@gmail.com

Email

In the Court of Utah

FOURTH Judicial District UTAH County

Court Address 775 WEST CENTER, SPANISH FORK, UT 84660

In the Matter of (select one)

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

Bryan Keith Elkins

(name of Petitioner)

and

Kirsten Elkins

(name of Respondent)

Other parties (if any)

Divorce Decree

264300152

Case Number

Jared Eldridge

Judge

Marian Ito

Commissioner (domestic cases)

The court decrees:

Divorce

1. Bryan Keith Elkins is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Bryan Keith Elkins. The divorce will become final upon entry of the divorce decree.

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

2. **Bryan Keith Elkins and Kirsten Elkins** 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, **Bryan Keith Elkins** 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: **2014**
Make: **Toyota**
Model: **Camry**
VIN: **4T1BD1FK0EU131985**
Owner (before divorce): **Bryan K Elkins**
Current value: **\$9,209.00**
Amounts Estimated: **no**
Ownership After Divorce: **Kirsten Elkins**
Loan: **N/A**

b.

Year: **2015**
Make: **Toyota**
Model: **Camry**
VIN: **4T1BD1FK3FU164979**
Owner (before divorce): **Bryan K Elkins**
Current value: **\$6,744.00**
Amounts Estimated: **no**
Ownership After Divorce: **Bryan Keith Elkins**

I.

Lender: **America First Credit Union**
Address: **931 W State Street, Pleasant Grove, UT 84062**
Date Acquired: **N/A**
Amount Owed: **\$3,782.80**
Amounts Estimated: **no**

Monthly Payment: **\$342.12**

The debt will be paid as follows: **Bryan Keith Elkins will pay the entire debt. Bryan Keith Elkins will provide a copy of the divorce decree to the lender.**

c.

Year: **2001**

Make: **Toyota**

Model: **Camry**

VIN: **4T1BG22K31U832999**

Owner (before divorce): **Bryan K Elkins**

Current value: **\$900.00**

Amounts Estimated: **yes**

Basis of Estimation: **Purchased about 10 years ago for \$1800. Failed engine block leak test. Over 225K miles on it. \$900 is generous.**

Ownership After Divorce: **Bryan Keith Elkins**

Loan: **N/A**

Other financial assets

5. These other financial assets will be divided as follows:

a.

Account Number: **N/A**

Account Type: **N/A**

Institution Name: **N/A**

Address: **18 S 750 E, American Fork, Utah, Utah 84003 United States**

Balance (US Dollars): **\$6,162.37**

Estimated: **no**

Owner: **Bryan**

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

Divide as follows: **HSA: I'm just saying that this is a "custom" division to put a note here. \$6,162.37 is 1/2 of the \$12,324.74 balance as of 6/18/2026. I will transfer whatever 1/2 is at the time that the transfer is made, which requires submission to HealthEquity of the divorce decree and a form via fax into a new HSA account that Kirsten and I will create together.**

6. This other property will be divided as follows:

a.

Description: **Piano**

Date acquired: **N/A**

Current value: **\$1,500.00**

Estimated: **yes**

Basis of estimation:

https://www.reddit.com/r/piano/comments/1rmj5n8/used_roland_lx17_digital_piano,
<https://summittpianos.com/products/roland-lx-17-new?srsId=AfmBOoqT1362UEH4QyrEqcCcpaTvK-WrIP0B9nJVLaLRMfWxGqbuYFqqb>

Ownership after divorce: **Bryan Keith Elkins**

Loan: **N/A**

7. **Bryan Keith Elkins** will receive the following property:
 - a. **Bicycles, scooters**
 - b. **Barbecue grill**
 - c. **Older sewing machine, extra / exceptions determined by Kirsten**
 - d. **Small treadmill**
 - e. **Desk stepper exercise machine**
 - f. **Computer monitors**
 - g. **Office desks**
 - h. **Refrigerator, stove, freezer, washer, dryer**
 - i. **Food storage shelves, water containers - most (exceptions as Kirsten desires)**
 - j. **Carpet cleaner machine (from Forettes)**
 - k. **Large ladder**
 - l. **Auto maintenance materials**
 - m. **Other musical instruments**
 - n. **All other audio equipment**
 - o. **Statues of Savior**
 - p. **Computers (except Kirsten's)**
 - q. **Internet router and modem**
8. **Kirsten Elkins** will receive the following property:
 - a. **Couches / lounge seats - half**
 - b. **Dining room table and chairs**
 - c. **Television, entertainment center, Amazon Fire stick, video recorder**
 - d. **Curios**
 - e. **PS4, Intellivision, games**
 - f. **Framed prints of Savior, visual artwork**
 - g. **Decorative pillows**
 - h. **Nice iron**
 - i. **Small pet materials / supplies (fish, insect, reptile)**
 - j. **Plants & supplies**
 - k. **Christmas tree, holiday decorations & lights**
 - l. **Mannequin (Mandy)**
 - m. **Photography supplies**

- n. Art / craft supplies - most (extras / exceptions per Kirsten)
- o. Nice sewing machine, sewing materials, sewing table
- p. Gardening supplies (extra / exceptions to Bryan per Kirsten)
- q. Medications / medical supplies (exceptions to Bryan per Kirsten)
- r. Large treadmill
- s. Kitchen spices - exceptions to Bryan per Kirsten
- t. Kitchen items, silverware, plates, etc. - Half
- u. Salad Master pans - half
- v. Children's toys pre-marriage and made by Kirsten
- w. Half of remaining children's toys
- x. Blankets, towels, sheets, pillows - half
- y. Luggage - half
- z. Air purifiers - half
- {. Camping and fishing gear - half
- |. Food - current and storage - half
- }. Tools - half
- ~. Larger pet supplies - half
- . Vacuums - half
- . Small electronics - half
- . MityLite tables - half
- . Carpet cleaner machine (K purchased)
- . Ungiven gifts - Most to K - exceptions to B per K
- . Smaller ladder
- . Black guitar, red electric guitar
- . Books - To original owners, split as determined by Kirsten
- . Office bookshelf
- . Small amplifier
- . Kirsten's computer

9. This other property will be divided as follows:

Two dogs - Daisy and Jack. Kirsten gets both.

Debts

10. 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

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

a.

Description: **Heirloom Cottage**

Address: **18 S 750 E, American Fork, Utah, Utah 84003 United States**

Tax ID: 41:626:0035 (Tax District: 060)

Legal Description: LOT 35, HEIRLOOM COTTAGES PUD PHASE 2 SUBDV.

AREA 0.053 AC.

Date property acquired: Apr 3, 2020

Names on title: ELKINS, BRYAN & KIRSTEN

Original cost: \$235,000

Current value: \$445,900.00

Property values estimated: no

Disposal: Kirsten will receive \$1400 per month in home equity payments (she said that she was fine with monthly payments instead of a lump sum because she won't be purchasing a home) along with the alimony payment until half of the fair market value minus expenses has been paid out. It will take several years. Bryan will retain responsibility for the home mortgage (in addition to any secondary funding obtained to make equity payments to Kirsten until/if the home is sold). <><><><> Current home worth (per most recent county assessment of fair market value, 10/22/2025): \$445,900. Total expenses expected for commissions, taxes, and fees at sale: \$36,992. Net proceeds expected: \$189,750. <><><><> Shared equity expenses: Debt payoff: \$3,787 (2015 Camry). Home repair: \$3,500 (Cement lifting). Divorce costs: \$3,000 (Qualified Domestic Relations Order). \$468 (Divorce paperwork). New domicile for Kirsten: \$1,000 (1st month's rent). \$1,000 - last month's rent. \$1,000 - Deposit. \$300 - storage unit first and last months. Total expenses: \$51,579. <><><><> Equity balance after expenses: \$138,721. 1/2 for Kirsten: \$69,060. <><><><> Some of those values are estimated. If they end up being less or more, I will adjust the payout to Kirsten.

i.

Creditor: N/A

Names on mortgage: BRYAN ELKINS

Date mortgage acquired: Apr 3, 2020

Mortgage balance: \$219,158.29

Monthly payment: \$1,767.00

Mortgage values estimated: no

This mortgage will be paid as follows after the divorce: Bryan Keith Elkins will pay the entire debt. Bryan Keith Elkins will provide a copy of the divorce decree to the lender.

Alimony

Kirsten Elkins's Financial Need

12. Kirsten Elkins's ability to earn (after taxes) is \$1,170.33 per month. This amount is based on these sources of income:

Monthly Ability to Earn

Source	Monthly income
Work (Including self employment, wages, salaries, commissions, bonuses, tips and overtime)	\$ 1333
Rental income	\$
Business income	\$
Interest	\$
Income from interest refers to the money you earn as a result of lending money to others or depositing money in an interest-bearing account.	
Dividends	\$
Dividends refer to a portion of a company's profits paid out to its shareholders as a form of return on their investment.	
Retirement income (including pensions, 401(k), IRA, etc.)	\$
Worker's Compensation	\$
Social Security Disability (SSDI)	\$
Supplemental Security Income (SSI)	\$
Social Security (Other than SSDI or SSI)	\$
Private Disability Insurance	\$
Unemployment benefits	\$
Education benefits (Including grants, loans, cash scholarships, etc.)	\$
Veteran's Benefits	\$
Alimony (from a prior marriage)	\$
Child Support (from a prior order)	\$
Payments from civil litigation	\$

Payments from civil litigation refer to the compensation received by an individual or entity as

a result of a legal dispute settled through the court system, such as a settlement or court-awarded damages.

Victim restitution \$ _____

Victim restitution refers to the court-ordered payment made by a convicted offender to their victim(s) as a form of compensation for the harm or losses caused by their criminal actions.

Utah Cash Assistance \$ _____

Family Employment Program (FEP), etc.

Federal Cash Assistance \$ _____

Temporary Assistance for Needy Families (TANF), etc.

Financial support from household members \$ _____

Financial support from household members refers to the money received by an individual from other members of their household, such as a spouse, parent, or child, to help cover living expenses or other financial obligations.

Financial support from non-household members \$ _____

Financial support from non-household members refers to the money received by an individual from someone who is not a member of their household, such as a friend, relative, or member of a charitable organization, to help cover living expenses or other financial obligations.

Trust income \$ _____

Trust income refers to the money earned by a trust, a legal arrangement where a trustee holds and manages assets on behalf of beneficiaries, typically through investments, rental income, or interest on financial instruments.

Annuity income \$ _____

Annuity income refers to the periodic payments received by an individual from an annuity, a financial product that provides a guaranteed stream of income for a fixed period or for the rest of the individual's life in exchange for a lump sum or series of payments made to the annuity provider.

_____ \$ _____

_____ \$ _____

Total Gross Monthly Income \$ 1333

Monthly Tax Deductions from Ability to Earn

Type of Deductions	Amount
Federal Income Tax	\$ _____
State Income Tax	\$ _____

Municipal Income Tax	\$	_____
FICA	\$	_____
Medicare	\$	_____
Total Monthly Tax Deductions	\$	_____

13. **Kirsten Elkins's** current reasonable monthly expenses are as follows:

Rent or Mortgage	\$ 1000	_____
Real estate taxes (if not included in mortgage)	\$ 0	_____
Real estate insurance (if not included in mortgage)	\$ 0	_____
Real estate maintenance	\$ 0	_____
Food and household supplies	\$ 400	_____
Clothing	\$ 20	_____
Automobile payments	\$ 0	_____
Automobile insurance	\$ 55	_____
Automobile fuel	\$ 50	_____
Automobile maintenance	\$ 10	_____
Other transportation costs (public transportation, parking, etc.)	\$ 0	_____
Utilities (such as electricity, gas, water, sewer, garbage)	\$ 100	_____
Telephone	\$ 0	_____
Paid television, cable, satellite	\$ 0	_____
Internet	\$ 40	_____
Credit card payments	\$ 0	_____
Loans and other debt payments	\$ 0	_____
Alimony from previous marriages	\$ 0	_____
Child support	\$ 0	_____
Child care		_____

	\$ 0	
Extracurricular activities for children	\$ 0	
Education (children)	\$ 0	
Education (self)	\$ 0	
Health care insurance	\$ 0	
Health care expenses (excluding insurance listed above)	\$ 50	
Other insurance	\$ 0	
Entertainment	\$ 0	
Laundry and dry cleaning	\$ 0	
Donations	\$ 20	
Gifts	\$ 50	
Union and other Dues	\$ 0	
Garnishment or income withholding order	\$ 0	
Retirement deposits (including pensions, 401(k), IRA, etc.)	\$ 0	
Other	\$ 95	
Other	\$ 280	
Total current monthly expenses		\$2170

14. **Kirsten Elkins's** marital monthly expenses (expended during the marriage) are as follows:

Rent or Mortgage	\$ 0
Real estate taxes (if not included in mortgage)	\$ 0
Real estate insurance (if not included in mortgage)	\$ 0
Real estate maintenance	\$ 0
Food and household	

supplies\$ 0
 Clothing\$ 0
 Automobile payments\$ 0
 Automobile insurance\$ 0
 Automobile fuel\$ 0
 Automobile maintenance\$ 0
 Other transportation costs\$ 0
 (public transportation,
 parking, etc.)
 Utilities (such as electricity,\$ 0
 gas, water, sewer, garbage)
 Telephone\$ 0
 Paid television, cable,\$ 0
 satellite
 Internet\$ 0
 Credit card payments\$ 0
 Loans and other debt\$ 0
 payments
 Alimony from previous\$ 0
 marriages
 Child support\$ 0
 Child care\$ 0
 Extracurricular activities for\$ 0
 children
 Education (children)\$ 0
 Education (self)\$ 0
 Health care insurance\$ 0
 Health care expenses\$ 0
 (excluding insurance listed
 above)
 Other\$ 0
 insurance
 Entertainment\$ 0
 Laundry and dry cleaning

	\$ 0	
Donations	\$ 0	
Gifts	\$ 0	
Union and other Dues	\$ 0	
Garnishment or income withholding order	\$ 0	
Retirement deposits (including pensions, 401(k), IRA, etc.)	\$ 0	
Other	\$ 0	
Other	\$ 0	

15. The difference between **Kirsten Elkins's** monthly net income (including child support) and monthly expenses is **\$999.67** based on **current** expenses. This is **Kirsten Elkins's** monthly financial need.

Bryan Keith Elkins's Ability To Pay

16. **Bryan Keith Elkins's** net income (after taxes) is **\$8,923.58** per month. This amount is based on these sources of income.

Work (Including self employment, wages, salaries, commissions, bonuses, tips and overtime)	\$ 10348
Rental income	\$ 0
Business income	\$ 0
Interest	\$ 0
Dividends	\$ 0
Retirement income (including pensions, 401(k), IRA, etc.)	\$ 0
Worker's Compensation	\$ 0
Social Security Disability (SSDI)	\$ 0
Supplemental Security Income (SSI)	\$ 0
Social Security (Other than	

SSDI or SSI)	\$ 0
Private Disability Insurance	\$ 0
Unemployment benefits	\$ 0
Education benefits (Including grants, loans, cash scholarships, etc.)	\$ 0
Veteran's Benefits	\$ 0
Alimony (from a prior marriage)	\$ 0
Child Support (from a prior order)	\$ 0
Payments from civil litigation	\$ 0
Victim restitution	\$ 0
Utah Cash Assistance	\$ 0
Federal Cash Assistance	\$ 0
Financial support from household members	\$ 0
Financial support from non- household members	\$ 0
Trust income	\$ 0
Annuity income	\$ 0
	\$ 0
	\$ 0

Total Gross Monthly Income	\$ 10348
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Monthly Tax Deductions

Type of Deductions	Amount
Federal Income Tax	\$ 468.97
State Income Tax	\$ 337.07
Municipal Income Tax	\$ 0
FICA	\$ 501.17
Medicare	\$ 117.21

17. **Bryan Keith Elkins's** current reasonable monthly expenses are as follows:

Rent or Mortgage	\$ 1767
Real estate taxes (if not included in mortgage)	\$ 0
Real estate insurance (if not included in mortgage)	\$ 0
Real estate maintenance	\$ 65
Food and household supplies	\$ 584
Clothing	\$ 20
Automobile payments	\$ 0
Automobile insurance	\$ 150
Automobile fuel	\$ 50
Automobile maintenance	\$ 65
Other transportation costs (public transportation, parking, etc.)	\$ 1
Utilities (such as electricity, gas, water, sewer, garbage)	\$ 381
Telephone	\$ 121
Paid television, cable, satellite	\$ 0
Internet	\$ 79
Credit card payments	\$ 0
Loans and other debt payments	\$ 1400
Alimony from previous marriages	\$ 0
Child support	\$ 0
Child care	\$ 0
Extracurricular activities for children	\$ 0
Education (children)	\$ 0
Education (self)	\$ 0
Health care insurance	

	\$ 119	
Health care expenses	\$ 382	
(excluding insurance listed above)		
Other insurance	\$ 219	
Entertainment	\$ 24	
Laundry and dry cleaning	\$ 0	
Donations	\$ 1404	
Gifts	\$ 50	
Union and other Dues	\$ 0	
Garnishment or income withholding order	\$ 0	
Retirement deposits	\$ 621	
(including pensions, 401(k), IRA, etc.)		
Other	\$ 83	
Other	\$ 250	
Total marital monthly expenses	\$7835	

18. The difference between **Bryan Keith Elkins's** monthly net income and monthly expenses (including child support) is **\$1,088.58**. This is **Bryan Keith Elkins's** ability to pay alimony each month.

19. **Bryan Keith Elkins** and **Kirsten Elkins** have been married for **23** years and **1** months.

20. The value of real property during the marriage is **\$445,900.00**

21. The value of personal property during the marriage is **\$18,353.00**.

Alimony Payment

22. **Bryan Keith Elkins** will pay **Kirsten Elkins \$1,000.00** in alimony each month.

23. These are the reasons for this amount: **Rounding it (up slightly) to make an even \$1000.**

24. Alimony will start the month immediately following entry of the divorce decree.

25. The payment schedule will be:

- one half by the 5th day of each month, and
- the other half by the 20th day of each month.

26. Alimony not paid by the 5th day of the month is past due on the 6th day of the month. Alimony not paid by the 20th day of the month is past due on the 21st day of the

month. If the Office of Recovery Services is used to collect child support then ORS may also collect alimony and their payment schedule will be followed.

27. **Bryan Keith Elkins's** alimony obligation will end the earliest of the following:

- **11** years and **0** months.
- If **Kirsten Elkins** dies.
- If **Kirsten Elkins** remarries.
- If **Kirsten Elkins** cohabits. Cohabitation must be proven in court before **Bryan Keith Elkins** stops paying alimony.

Retirement money

Retirement money – retirement accounts

28. 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).

29. 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: **4534**

Plan Name: **RAIN 401(K) PLAN**

Plan Administrator: **Empower**

Company Name: **Rain**

Address: **P.O. Box 173764**

Date Opened: **Sep 1, 2007**

Plan Value: **\$22385.45**

This plan is in the name of: **Bryan Keith Elkins**

Divide as follows: **The retirement money should be awarded by percentage. Bryan Keith Elkins should be awarded 50% and Kirsten Elkins should be awarded 50%. Bryan Keith Elkins should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 180 days after the divorce decree is entered.**

b.

Account Number: **0062**

Plan Name: **GIDEON TAYLOR CONSULTING LLC 401(K) PROFIT SHARING PLAN AND T**

Plan Administrator: **ADP**

Company Name: **Gideon Taylor**

Address: **ADP NJ CRS / P.O. Box 1339, Newark, NJ 07101-3399**

Date Opened: **Sep 1, 2011**

Plan Value: **\$147742.82**

This plan is in the name of: **Bryan Keith Elkins**

Divide as follows: **The reitirement money should be awarded by percentage. Bryan Keith Elkins should be awarded 50% and Kirsten Elkins should be awarded 50%. Bryan Keith Elkins should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 180 days after the divorce decree is entered.**

Duty to sign documents

30. 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)

Name after divorce

31. **Kirsten Elkins** changed **her** name when the parties married. **Kirsten Elkins's** name will be **Kirsten Thayne** after the divorce.

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

Date

7/6/2026
3:00pm

Signature ►



Judge

Eldridge



Date

Signature ►

Commissioner

Approved as to Form.

Other Party
Signature ►



Other Party
Name

Kirsten Elkins

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: **Kirsten Elkins**

Method of service: **Hand Delivery**

Address: **18 S 750 E American Fork, UT 84003**

Date of Service: **Jul 1, 2026**

07/01/2026

Date

Signature



Bryan K. Elkins

Printed
Name

Bryan K. Elkins