

The Order of the Court is stated below:

Dated: July 07, 2026
03:57:25 PM

/s/ ROGER W GRIFFIN
District Court Judge



Robert M. Jepson #20265
rob@robjepsonmediation.com
385-312-3406
179 North 1200 East Suite 101
Lehi, Utah 84043
Attorney-Mediator for the Parties

IN THE FOURTH JUDICIAL DISTRICT COURT IN AND FOR UTAH COUNTY, STATE OF UTAH	
<i>In the Matter of the Marriage of</i>	DECREE OF DIVORCE Case No.: 264401675 Judge: ROGER W GRIFFIN Commissioner: MARLA SNOW
RYAN S BELL, Petitioner, and TERESA R BELL, Respondent.	

This Court having reviewed the parties' Stipulation and Settlement Agreement, and

having heretofore entered its Findings of Fact and Conclusions of Law, and for good cause appearing, now therefore:

IT IS HEREBY ORDERED, as follows:

PROPERTY AND ASSETS

1. **Marital Home.** The parties own a home located at 646 East 1400 North, Mapleton, Utah (“Marital Home”). The parties agree to sell the home using an agreed upon realtor and equally split any proceeds from the sale of the Marital Home equally, after paying the realtor fees, closing costs, and paying off the mortgage. The parties agree to consider the listing agent’s recommendations regarding the listing price, price reductions, etc. Any recommended improvements to the home shall be agreed upon by the parties, with the parties sharing equally in the cost of the same. This agreement further specifies how some of Ryan’s portion of the proceeds should be used to pay off various debts.
2. **Mexico Property.** The parties have a 1/8 interest in a property in Rocky Point / Puerto Peñasco, Mexico (“Mexico Property”). The property will be awarded solely to Ryan, and he will be solely responsible for any debts associated with the property holding Teresa harmless of the same.
3. **Vehicles.** The parties’ vehicles should be divided as follows:
 1. Ryan should be awarded the 2024 Toyota Tacoma, the 2018 Honda Civic Type R, the 2007 Honda Civic, and the 2010 BMW 1200GS motorcycle.
 2. Teresa should be awarded the 2022 Kia Telluride.

3. **Loans & Titles:** While the sale of the Marital Home is pending, the Telluride lien and Tacoma lien should remain in both parties' names, and the parties should pay the monthly amount due using their shared marital funds located in [account]. When the house sells, Ryan will pay off the remaining Telluride balance (approximately \$19,000) and the remaining Tacoma balance (approximately \$55,000) using *his share* of the proceeds from the sale of the Marital Home. At that time, Ryan will sign the Telluride over to Teresa, and Teresa will sign the Tacoma title over to Ryan within 5 days of receipt.
4. **Retirement Accounts.** During the marriage, Teresa acquired a 401k with a current approximate balance of \$268,520. Within 21 days of the divorce being finalized, the parties will reach out to a mutually agreed upon attorney specializing in QDRO preparation to draft and file a QDRO to divide these funds. The parties agree to equally share the administrative costs associated with the QDRO, including attorney fees associated with the same. The parties agree the valuation date of the account shall be the date upon which the plan administrator is able to distribute the funds to Ryan. Ryan should receive half of the 401k balance on the day it is divided. If the parties do not agree on a different attorney, they shall use Rori Hendrix.
5. **Cash & Savings Accounts.** The parties will continue to share their various checking and savings accounts until the divorce is finalized and will pay any shared expenses out of those funds. When the divorce is finalized (or within 5 days of the divorce being finalized) they should equally split any funds in the accounts at that time.

6. **HELOC or other loan.** The parties agree that Ryan may take out a home equity line of credit to pay for his moving expenses, including furnishings, etc. When the house sells, the HELOC should be paid off from Ryan's portion of the proceedings, holding Teresa harmless.
7. **Debts.** Apart from the mortgage loan, the potential HELOC described above, and two vehicle loans described herein, the parties' only shared debt is a Discover credit card with a current balance of approximately \$5,406. The parties shall be restrained from incurring additional debt on this credit card during the pendency of these proceedings. When the house sells, \$5,000 of Ryan's portion of the home equity should go toward the card. Any remaining balance on the card should come from Teresa's portion of the home equity. Thereafter, the parties should close the card.
8. **Children's College Fund.** Ryan will use \$50,000 of his portion of the Marital Home proceeds to establish a college fund for the parties' two adult children. Teresa shall have visibility to the account upon request to verify its existence and balance.
9. **Personal Property.** All other personal property will be divided as the parties agree. The parties shall agree on a date and time for their personal property exchange. Any items remaining in the home after 6/18/26 shall be presumed to be awarded to Teresa.
10. **Deeds and Titles.** Both parties should sign whatever documents are necessary to transfer title, including deeds or any other documents necessary, to implement the Decree of Divorce.

11. **Alimony.** Neither party should receive alimony from the other. Any claims for alimony are waived both now and in the future.

OTHER

1. **Maiden Name.** Teresa will have the option of restoring her maiden name to Teresa Reber, should she so desire.
2. **Dispute Resolution.** If the parties have any future disagreement pertaining to the terms or implementation of this agreement, they shall seek the assistance of a mutually agreed upon third party or mediator before either of the parties initiates legal action. The parties both agree, however, that either of the parties may seek emergency relief from the court in the future should an emergency arise, which would make formal negotiation not practical.
3. **Independent Advice of Counsel.** The parties respectively acknowledge that the mediator specifically encouraged the parties to get independent legal advice by counsel of their own selection to be fully informed as to their legal rights and obligations. The parties acknowledge that neither is entitled to rely on the attorney of the other or the mediator to inform them of their legal rights.
4. **Preparation of Final Documents.** The parties agree that final documents may be prepared and filed consistent with the terms of this agreement. Per Utah Code of Judicial Administration 3-2.4(c), the parties agree that mediator Robert Jepson may prepare and file said documents with the Utah Courts as the Attorney-Mediator for the parties and shall be responsible for Mr. Jepson's fees to prepare and file the same.

5. **Full Disclosure.** The parties each indicate that there has been a complete accurate and current disclosure of all income, assets, and liabilities. Both parties understand and agree that any failure to provide complete disclosure may constitute perjury. The property referred to in this agreement represents all the property which either party has any interest in or right to, whether legal or equitable, owned in full or in part by either party, separately or by the parties jointly.
6. **Final Stipulation.** This Stipulation is entire and complete and embodies all understandings and agreements between the parties. No prior or contemporaneous oral or written agreements or matters outside of this Stipulation shall have any force or effect. The parties are aware that they have a right to proceed to trial in this matter to present all of their evidence and witnesses but waive this right. The parties are satisfied that the Stipulation is fair and reasonable. There are no questions the parties have to ask or unresolved issues that need to be addressed. All issues either party wishes to raise have been incorporated in this stipulation.

END OF ORDER

– Signature of Judge Appears at Top of First Page –

APPROVED AS TO FORM AND CONTENT:

/s/ Ryan S. Bell
RYAN S. BELL,
Petitioner

*Signed by Robert M. Jepson with
permission on 7/2/2026*

/s/ Theresa R. Bell

RYAN S. BELL,

Respondent

*Signed by Robert M. Jepson with
permission on 7/2/2026*