

Karlene Cecile Keetch
Name
28 S Baker Spring Cv
Address
Saratoga Springs, Utah 84045
City, State, Zip
801-857-8257
Phone
karlenekeetch@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)

Karlene Cecile Keetch
(name of Petitioner)

and

Andrew Lee Johnson
(name of Respondent)

Other parties (if any)

Divorce Decree

264401851
Case Number

Howell
Judge

Snow
Commissioner (domestic cases)

The court decrees:

Divorce

1. Karlene Cecile Keetch is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Karlene Cecile Keetch. The divorce will become final upon entry of the divorce decree.

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

2. **Karlene Cecile Keetch** and **Andrew Lee Johnson** 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, **Karlene Cecile Keetch** 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: **2016**
Make: **Toyota**
Model: **RAV4**
VIN: **N/A**
Owner (before divorce): **Andrew Lee Johnson**
Current value: **\$15,120.00**
Amounts Estimated: **yes**
Basis of Estimation: **Kelley Blue Book**
Ownership After Divorce: **Andrew Lee Johnson**
Loan: **N/A**

b.

Year: **2022**
Make: **Kia**
Model: **Niro**
VIN: **N/A**
Owner (before divorce): **Karlene Cecile Keetch**
Current value: **\$16,890.00**
Amounts Estimated: **yes**
Basis of Estimation: **Kelley Blue Book**
Ownership After Divorce: **Karlene Cecile Keetch**
Loan: **N/A**

Bank and credit union accounts

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

a.

Account Number: **8752**

Account Type: **Checking**

Institution Name: **Zions Bank**

Address: **One South Main Street, 11th Floor Salt Lake City, UT 84133**

Date Opened: **N/A**

Balance (US Dollars): **\$28,474.20**

Estimated: **no**

Owner: **Andrew Lee Johnson**

Co-Owner(s): **Andrews parents**

Divide as follows: **Andrew Lee Johnson should be awarded the entire balance of \$28,474.20 from this money.**

b.

Account Number: **6354**

Account Type: **Checking**

Institution Name: **Zions Bank**

Address: **One South Main Street, 11th Floor Salt Lake City, UT 84133**

Date Opened: **N/A**

Balance (US Dollars): **\$13,704.76**

Estimated: **no**

Owner: **Karlene Cecile Keetch and Andrew Lee Johnson**

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

Divide as follows: **Andrew Lee Johnson should be awarded the entire balance of \$13,704.76 from this money.**

c.

Account Number: **9352**

Account Type: **Savings**

Institution Name: **Zions Bank**

Address: **One South Main Street, 11th Floor Salt Lake City, UT 84133**

Date Opened: **N/A**

Balance (US Dollars): **\$205.49**

Estimated: **no**

Owner: **Karlene Cecile Keetch and Andrew Lee Johnson**

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

Divide as follows: **Andrew Lee Johnson should be awarded the entire balance of \$205.49 from this money.**

d.

Account Number: **5647**

Account Type: **savings**

Institution Name: **Zions Bank**

Address: **One South Main Street, 11th Floor Salt Lake City, UT 84133**

Date Opened: **N/A**

Balance (US Dollars): **\$205.80**

Estimated: **no**

Owner: **Andrew Lee Johnson**

Co-Owner(s): **Andrews parents**

Divide as follows: **Andrew Lee Johnson should be awarded the entire balance of \$205.80 from this money.**

e.

Account Number: **0020**

Account Type: **Money Market**

Institution Name: **Mountain America Credit Union**

Address: **9800 South Monroe St, Sandy, UT 84070**

Date Opened: **N/A**

Balance (US Dollars): **\$16,174.70**

Estimated: **no**

Owner: **Karlene Cecile Keetch and Andrew Lee Johnson**

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

Divide as follows: **Custom division, refer to the Real property division, Business interest and Anjroo LLC buyout, and Division of cash assets provisions.**

f.

Account Number: **8503**

Account Type: **Savings**

Institution Name: **Tab Bank**

Address: **4185 Harrison Blvd, Ogden, UT 84403**

Date Opened: **N/A**

Balance (US Dollars): **\$38,367.89**

Estimated: **no**

Owner: **Karlene Cecile Keetch and Andrew Lee Johnson**

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

Divide as follows: **Custom division, refer to the Real property division, Business interest and Anjroo LLC buyout, and Division of cash assets provisions.**

g.

Account Number: **none**

Account Type: **Savings**

Institution Name: **UCCU**

Address: **360 W 4800 N, Suite E160Provo, UT 84604**

Date Opened: **N/A**

Balance (US Dollars): **\$14,271.94**

Estimated: **no**

Owner: **Karlene Cecile Keetch**

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

Divide as follows: **Custom division, refer to the Real property division, Business interest and Anjroo LLC buyout, and Division of cash assets provisions.**

h.

Account Number: **none**

Account Type: **Checking**

Institution Name: **UCCU**

Address: **360 W 4800 N, Suite E160Provo, UT 84604**

Date Opened: **N/A**

Balance (US Dollars): **\$137.65**

Estimated: **no**

Owner: **Karlene Cecile Keetch**

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

Divide as follows: **Karlene Cecile Keetch should be awarded the entire balance of \$137.65 from this money.**

6. **Karlene Cecile Keetch** will receive the following property:

a. Karlene's Engagement/Wedding ring

7. This other property will be divided as follows:

Andrew Lee Johnson to keep: Bedroom Dresser Futon Massage table Walking pad underbed storage Foam rollers Apple Tv Nightlight Ubiquity Big Mirror Shower chair Water filter Laser hair thing Sensory Hammock Pantum printer Ugreen L desk secret lab chair Prof lighting Film fridge Bose Headphones Iron Iron board Red Hamper Piano bench Entertainment center Xbox Metaquest 3 Switch 2 Coffee table TCL Tv Trampoline Desk Black chair Norbert (robot vacuum) Hoover Green mop HF cooler Cuckoo rice cooker hotpot Top shoe rack Crashpad Skateboards Traeger Stationary bike Ebike Document safe George foremen grill Paddle board Karlene Cecile Keetch to keep: Massage

gun Samsung tv Chromecast Small Circle Mirror Large circle mirror Bathroom wheel cart Waxing pot skincare devices Laundry tri hamper White stepping stool Green step stool Metal Safe in closet Big air purifier - Pure essentials HP printer Flex laptop stand White air purifier Grandpa Film cameras (ALL) LG Monitor white Desk White Chair Sony Headphones Washer Dryer Samsung vacuum Steamer Brown towels Mirror by main floor bathroom Plant shelf Island chairs Zelda switch Pink DS Switch 2 Metaquest 3s Shredder Airfryer Knife block Pantry Kitchenaid Crockpot Fridge Blender Small black garage shelf Shoe racks ikea O'cedar Mop & bucket Shopvac Dyson Garage ceiling rack Pressure washer Compressor Golf clubs Christmas tree base Christmas decorations Halloween decor Big metal garage shelf Mirror by front door Property to split, If it is able to sell and then split the profits with a \$100 commission for the person who sells it: (No guarantee of sale of any of the items listed) Picture frames - Split Board/ Card Games - Split Couch - Sell Bed - Sell Bedframe - Sell Nightstands - keep each our own Clothes stands - keep each our own Ski stuff - Keep our own Tools - Split Camping stuff - Split

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: **House**

Address: **28 S Baker Spring Cv, Saratoga Springs, Utah, Utah 84045 United States**

Tax ID: **55:930:0451**

Legal Description: **Tax District: 039 Property Type: RES PRIMARY Acres: 0.05**

Date property acquired: **Mar 11, 2022**

Names on title: **Karlene Keetch**

Original cost: **\$374,555.48**

Current value: **\$374,800.00**

Property values estimated: **yes**

Estimation basis for property value: **Utahcounty.gov**

Disposal: **DIVISION OF REAL PROPERTY B.1. Description and Sole Ownership of Real Property. The parties acknowledge that the real property located at 28 S. Baker Spring Cv. Saratoga Springs, UT 84045, Parcel No.55:930:0451 (hereinafter "Marital Residence"), is currently titled and deeded solely in the name of Karlene Cecile Keetch, (hereinafter "Spouse K") and that Spouse K is the sole obligor on the underlying mortgage note. Subject to the**

equity buyout outlined below, the Marital Residence shall be awarded to Spouse K as their sole and separate property, free and clear of any claim by Andrew Lee Johnson, (hereinafter "Spouse D"). B.2. Valuation and Agreed Equity. The parties have mutually agreed and stipulated that the current total net equity in the Marital Residence is exactly \$113,189.72. Both parties explicitly agree that this sum represents the final, fixed, and non-negotiable valuation of the equity for the purposes of this action. No market fluctuations, subsequent appraisals, or property value changes occurring after the execution of this agreement shall alter this agreed-upon amount. B.3. Buy-Out Provisions (Spouse K). Spouse K shall be awarded sole and separate ownership of the Marital Residence, including all rights, titles, and interests therein. In consideration for this award, Spouse K shall buy out Spouse D's 50% marital share of the equity by paying Spouse D the fixed sum of \$56,594.86. Timeline for Payment: Spouse K shall have sixty (60) calendar days from the date this Petition (or Stipled Motion, if applicable) is officially filed with the Court to deliver the full payment of \$56,594.86 to Spouse D. Finality of Payment: Upon payment of this sum, Spouse D shall have no further financial claim, lien, or entitlement to the Marital Residence, and no additional amounts or offsets shall be deemed relevant or due. B.4. Waiver of Marital Interest and Release of Claims (Spouse D). Because the Marital Residence is already titled solely in Spouse K's name, no deed transfer is required. Instead, as a condition precedent to the finalization of the divorce, and no later than the date the final Decree of Divorce is signed by the Court, Spouse D shall execute a Stipulated Waiver and Release of All Marital Interest in Real Property (or sign off on the final Decree explicitly acknowledging this provision). By doing so, Spouse D completely waives, releases, and relinquishes any and all past, present, or future marital interest, equitable claims, or implied rights to the Marital Residence. B.5. Additional Protections for Spouse K. Indemnity Against Omitted Claims: Spouse D explicitly agrees that the payment of \$56,594.86 constitutes full and complete satisfaction of any equitable share they may have held in the property. Spouse D shall not file, or cause to be filed, any lis pendens, marital liens, or encumbrances against the property. Sole Financial Responsibility: Spouse K shall continue to maintain sole financial responsibility for the mortgage, property taxes, and home insurance, and shall hold Spouse D completely harmless from any liability—though both parties acknowledge Spouse D currently carries no liability on the debt. Hold Harmless for Personal Debts: Spouse D warrants that they have not allowed any personal judgments, tax liens, or collections to be recorded that could attach to the Marital Residence. If any such lien by Spouse D is found to have attached to the property, Spouse D shall immediately satisfy the debt at their own expense or have the amount deducted from their equity buyout.

i.

Creditor: **N/A**

Names on mortgage: **Karlene Keetch**

Date mortgage acquired: **Mar 11, 2022**

Mortgage balance: **\$261,610.28**

Monthly payment: **\$1,485.29**

Mortgage values estimated: **yes**

Estimation basis for mortgage balance: **Mortgage Statement**

This mortgage will be paid as follows after the divorce: **Karlene Cecile Keetch will pay the entire debt. Karlene Cecile Keetch 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: **Anjroo LLC**

Description: **Photography and Videography**

Phone: **(801) 557-8771**

Address: **7478 Red Heather Lane, West Jordan, Utah 84084 United States**

Total Value: **\$30,594**

Percent owned by Petitioner: **50%**

Percent owned by Respondent: **50%**

Percent owned by Petitioner after divorce: **0%**

Percent owned by Respondent after divorce: **100%**

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: **none**

Plan Name: **401(k) Roth**

Plan Administrator: **Wespac**

Company Name: **Crumbi Enterprises LLC**

Address: **4 Orinda Way, Suite 100-B, Orinda, CA 94563**

Date Opened: **Aug 25, 2025**

Plan Value: **\$5840.6**

This plan is in the name of: **Karlene Cecile Keetch**

Divide as follows: **The entire account should be awarded to Karlene Cecile Keetch.**

b.

Account Number: **1380**

Plan Name: **Roth IRA**

Plan Administrator: **Karlene Keetch**

Company Name: **Charles Schwab**

Address: **3000 Schwab Way Westlake, TX 76262**

Date Opened: **Dec 27, 2021**

Plan Value: **\$38845.83**

This plan is in the name of: **Karlene Cecile Keetch**

Divide as follows: **The entire account should be awarded to Karlene Cecile Keetch.**

c.

Account Number: **none**

Plan Name: **401(k) Roth**

Plan Administrator: **Disruptive Advertising, Inc.**

Company Name: **The Standard**

Address: **1064 S N County Blvd. Suite 400, Pleasant Grove UT 84062**

Date Opened: **Dec 2, 2024**

Plan Value: **\$33568.45**

This plan is in the name of: **Andrew Lee Johnson**

Divide as follows: **The entire account should be awarded to Andrew Lee Johnson.**

Additional provisions

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

a.

Additional Provision: **BUSINESS INTEREST AND ANJROO LLC BUYOUT A.1 Ownership and Valuation of ANJROO, LLC. The parties acknowledge that during the marriage, they acquired a 100% membership interest in ANJROO, LLC (hereinafter "the Company"), with Spouse K (Karlene Cecile Keetch) and**

Spouse D (Andrew Lee Johnson) each currently holding a 50% ownership share. The parties agree that for the purposes of this action, the total current asset value of the Company as of June 2026 is \$30,594.00. Consequently, Spouse K's 50% marital share is valued at \$15,297.00. **A.2 Transfer of Interest and Buyout Calculation.** Spouse D shall acquire 100% sole ownership, title, and interest in the Company, and Spouse K shall divest themselves of all rights, titles, and claims to the same. In consideration for Spouse K's 50% share, Spouse D shall buy out Spouse K's interest. The final buyout figures shall be calculated as follows: **Base Equity Buyout:** Spouse D owes Spouse K the sum of \$15,297.00 for their 50% share of the Company assets. **Self-Employment Tax Credit:** The parties acknowledge that during the 2025 tax year, Spouse K was employed as a W-2 employee, which directly reduced the Company's overall tax liability and saved Spouse D a total of \$3,403.00 in self-employment taxes. As a matter of equity, this \$3,403.00 savings shall be credited and added to the amount Spouse D owes Spouse K for the LLC buyout. **Courtesy Waiver of Prior Claims:** Out of professional and personal courtesy, Spouse K agrees that this tax-saving calculation applies strictly to the 2025 tax year. This credit does not reference, look back to, or establish a right to back-date similar claims for any prior tax years, and Spouse K waives any further claims relating to company tax structures for years preceding 2025. **Total LLC Buyout Owed:** Combining the base equity (\$15,297.00) and the tax credit (\$3,403.00), the total sum Spouse D owes to Spouse K for the LLC buyout is \$18,700.00. **A.3 Offset Against Marital Home Equity.** The parties further agree that Spouse K currently owes Spouse D the sum of \$56,594.86 representing Spouse D's share of the equity in the marital home. To simplify the exchange of marital property and avoid liquid cash transfers, the total LLC Buyout sum of \$18,700.00 owed by Spouse D shall be applied as a direct offset against Spouse K's home equity obligation. Following this offset, Spouse K shall owe a remaining net balance of \$37,894.86 (\$56,594.86 minus \$18,700.00) to Spouse D for the home equity buyout, to be paid under the terms outlined in the Division of Real Property section of this Decree. Upon the signing of this agreement, Spouse K shall execute a Membership Interest Assignment and any necessary state filings to formally transfer the LLC interest to Spouse D.

b.

Additional Provision: PROVISION: DIVISION OF CASH ASSETS, REAL PROPERTY, AND BUSINESS INTERESTS WHEREAS, as of June 13, 2026, the parties hold a combined total of \$111,403.84 in available cash assets, with Spouse D having access to \$42,590.25 and Spouse K having access to \$68,813.59; and **WHEREAS,** the parties acknowledge and agree that a portion of these funds constitutes separate, pre-marital property, wherein Spouse D

holds a pre-marital cash asset of \$12,455.39 and Spouse K holds a pre-marital cash asset of \$3,000.00, resulting in a pre-marital equity differential of \$9,455.39 in favor of Spouse D; and WHEREAS, the parties have agreed to a global settlement that offsets and consolidates the division of their cash assets, the marital residence equity buyout, and the LLC business interest buyout into a single, streamlined financial equalization movement; NOW, THEREFORE, IT IS HEREBY ORDERED, ADJUDGED, AND DECREED:

Equitable Cash Division & Pre-Marital Offset: The total combined cash assets of \$111,403.84 shall first be divided equally (50/50), allocating \$55,701.92 to each party. To account for Spouse D's pre-marital cash contribution, the pre-marital differential of \$9,455.39 shall be added to Spouse D's portion and deducted from Spouse K's portion, resulting in an initial cash distribution of: Spouse D Initial Cash Share: \$65,157.31 Spouse K Initial Cash Share: \$46,246.53

LLC Business Interest Buyout: Spouse D shall buyout Spouse K's entire interest in the parties' LLC business for the agreed-upon total sum of \$18,700.00. This sum shall be deducted from Spouse D's cash share and added to Spouse K's cash share. Following this transaction, Spouse D shall retain 100% sole ownership, title, and interest in said LLC, free and clear of any claim by Spouse K.

Marital Residence Equity Buyout: Spouse K shall buyout Spouse D's 50% equity interest in the marital residence for the agreed-upon sum of \$56,594.86. This sum shall be deducted from Spouse K's cash share and added to Spouse D's cash share. Following this transaction, Spouse K shall retain 100% sole ownership, title, and interest in the real property, free and clear of any claim by Spouse D.

Final Equalization and Account Reconciliation: To effectuate the offsets detailed in Paragraphs 1, 2, and 3 above without requiring unnecessary rolling transfers, the final reconciled distribution of the parties' total assets is established effective June 13, 2026 as follows:

Spouse D Final Allocation:	\$103,052.17	Spouse K Final Allocation:	\$8,351.67
Step / Transaction Description	Spouse D Balance	Spouse K Balance	
Current Liquid Cash Access	\$42,590.25	\$68,813.59	
Step 1: 50/50 Split + Pre-Marital Offset	\$65,157.31	\$46,246.53	
Step 2: LLC Buyout (D buys out K) -	\$18,700.00	+\$18,700.00	
Step 3: Real Property Buyout (K buys out D)	+\$56,594.86	-\$56,594.86	
FINAL TOTALS	\$103,052.17	\$8,351.67	

Execution of Transfers: Because Spouse K currently holds \$68,813.59 in cash assets and Spouse D holds \$42,590.25, Spouse K shall transfer the sum of \$60,461.92 to Spouse D within thirty (30) days of the entry of this Decree. This single transfer will perfectly satisfy the final allocation, leaving Spouse D with exactly \$103,052.17 and Spouse K with exactly \$8,351.67 across their respective accounts. Both parties shall cooperate fully to sign any quitclaim deeds, business transfer documents, or account waivers necessary to formalize this global agreement.

Duty to sign documents

15. 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.

7.17.26
Date

Signature ▶

Judge

Signature ▶

Date

Commissioner

Approved as to Form.

Other Party
Signature ▶

Other Party
Name Andrew Lee Johnson

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: **Andrew Lee Johnson**
Method of service: **Email**
Address: **aj.filmphoto@gmail.com**
Date of Service: **Jul 15, 2026**

07/15/2026

Date

Signature ▶

Printed

Karlene Cecile Keetch
Karlene Cecile Keetch

Name _____