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**DISTRICT COURT OF THE STATE OF UTAH
FOURTH JUDICIAL DISTRICT
UTAH COUNTY – SPANISH FORK DEPARTMENT**

IN THE MATTER OF THE MARRIAGE OF	
MORGAN PETERSON,	DECREE OF DIVORCE
Petitioner,	
And	
JOSHUA HENDERSON,	Case Number: 264300150 Judge: Jared Eldridge Commissioner: Marla Snow
Respondent.	

The above-entitled matter has been presented to the Court. Petitioner is represented by attorney John S. Larsen. Respondent is represented pro se. Upon the Stipulation and Findings of Fact and Conclusions of Law, the court therefore enters this Decree of Divorce. The Court, having found and entered its Findings of Fact and Conclusions of Law and being otherwise fully advised, it is hereby:

ORDERED, ADJUDGED AND DECREED:

JURISDICTION AND VENUE

1. **Residence.** Respondent is a resident of Utah County, State of Utah, and has been for at least three (3) months immediately prior to the commencement of this action.
2. **Marriage Information.** Joshua and Morgan were married on November 2, 2019, and are currently married. The parties separated on June 3, 2026.

3. **Grounds for Divorce.** During the course of this marriage, the parties have experienced irreconcilable differences, making continuation of the marriage relationship impossible. A Decree of Divorce should be entered, dissolving the bonds of matrimony.

4. **General Jurisdiction.** This Court has general jurisdiction over this matter, pursuant to Utah Code §78A-5-102(1).

5. **Personal Jurisdiction.** This Court has personal jurisdiction over the parties, pursuant to Utah Code §78B-3-205 and Utah Code §78B-15-604.

6. **Venue.** Venue is proper in this Court, pursuant to Utah Code §78B-15-605.

CHILDREN

7. **Minor Children.** The parties do not have children in common and no children are expected to be born as a result of the marital relationship.

TAXES

8. **Tax Returns.** Beginning with the 2026 tax year, the parties shall each file their own separate tax return. Each party shall be entitled to any tax refund obtained through the filing of their individual tax return and shall be solely responsible for any liability incurred.

INSURANCE

9. **Medical and Auto Insurance.** The parties shall be responsible for their own medical and auto insurance upon entry of this Decree of Divorce. Prior to this Decree of Divorce being entered, neither party will cancel a medical or auto insurance policy unless the other party has first confirmed in writing that he/she has obtained their own personal policy.

10. **Life Insurance.** Joshua currently has a life insurance policy that names Morgan as the beneficiary. Joshua will ensure that this policy stays in place without disruption until the final

decree of divorce is entered by the court, unless the parties agree otherwise.

ALIMONY

11. Both parties are abled bodied adults who have the full ability to support themselves financially. As such, neither party shall receive alimony from the other now or in the future.

ASSETS

12. Real Property. 1During the marriage, the parties acquired a home located at 632 South Hillside Dr., Kanab, Utah. The home is currently listed for sale with a mutually agreed upon real estate agent. The parties shall follow the advice and recommendations of the real estate agent in considering offers, making repairs to the home, staging, and/or making adjustments to the listing and final sale price. The parties shall be equally responsible for all recommended repairs made to the home, maintenance, seller concessions, and other costs associated with completing the sale of the home. Further, the parties shall be equally responsible for all costs related to the home until it is sold, including the mortgage, taxes, utilities and insurance. When the home sells, the proceeds of the sale shall be applied as follows:

- a. 2First, to pay all expenses of sale, including real estate agent fees and title costs and expenses;
- b. 3Second, to retire the mortgage and all other liability attached to the home,
- c. Third, all remaining proceeds will be equally divided between the parties.

13. Rental Unit attached to Marital Home. Morgan shall manage the rental operations associated with the rental unit until the home is sold. Morgan shall receive as compensation for managing the rental unit, a 20% management fee from the rental incomes after cleaning fees are

deducted. All remaining rents, after cleaning fees and Morgan's management fees are paid, shall be equally divided between the parties.

14. Vehicles. The parties acquired vehicles during the marriage, which shall be awarded as follows:

<i>Vehicle Description</i>	<i>Awarded to:</i>
2017 Ford F-150	Joshua
2022 Mazda CX-5	Morgan

a. The parties shall cooperate in signing the title on the vehicle the other party is awarded within fourteen (14) days of the entry of this Decree of Divorce transferring legal ownership of the vehicle to the party awarded the vehicle.

b. Each party shall be responsible for the debt, maintenance and insurance on the vehicle he/she is awarded, holding the other harmless therefrom.

c. Each party shall be awarded all equity existing in the vehicle he/she is awarded free and clear of any right, title or interest that the other party may claim now or in the future and both parties waive their right to otherwise "equalize" the value in the vehicles.

15. 4Personal Property. The parties acquired personal property during the marriage. Each party shall be awarded their items of property owned before marriage, personal property and effects and any item of personal property acquired after the parties separated on June 3, 2026, including income that they have earned. All items of marital property have been equitably divided. The party currently in possession of any item of marital property shall be awarded the item of marital property free and clear of all rights, title and interest that the other party may claim now or in the future.

16. Bank Accounts. Each party shall be exclusively awarded any and all bank accounts held solely in his/her name, free and clear from any claim by the other party.

17. Retirement Accounts. Joshua acquired a retirement account during the marriage with Capital Group (IRA). Joshua shall be awarded the retirement account in its entirety free and clear of all rights, title or interest that Morgan may claim now or in the future and Morgan waives her right to equalize or offset the distribution of the marital assets to compensate for Joshua receiving the full retirement account.

DEBTS

18. Attorney Fees. Morgan has paid \$3,000.00 to attorney John S. Larsen to represent her in this divorce proceeding. Joshua will pay Morgan \$1,500.00 to reimburse one half of what she has currently paid for legal representation. Additionally, Joshua will reimburse Morgan one half of any additional amounts she may be required to pay her attorney to finalize the divorce proceeding and obtain a final Decree of Divorce in this matter.

19. Marital Debts. The parties acquired debts during the marriage. Each party shall be solely responsible for any debt incurred in his/her individual name during the marriage with the exception of the specific debts listed within this agreement. All debts incurred after the parties separated (June 3, 2026) shall be the sole responsibility of the party who incurred the debt. Joshua will be solely responsible for the debt attached to the 2017 Ford F-150 vehicle.

a. Joint Accounts. Neither party should incur any additional liability on joint credit cards or any joint accounts. The parties shall cooperate in closing joint credit card accounts or removing the name of the party not assuming the account within thirty (30) days of the signing of the Stipulation, if any.

- b. Other Debts.** Any and all other debts and obligations, not specifically addressed herein, shall be the sole and exclusive responsibility of the party who incurred the particular debt.
- c. Creditors.** The parties understand that for joint debts, upon the entering of the Decree of Divorce, the claim of a creditor remains unchanged unless otherwise provided by the contract, or until a new contract is entered into between the creditors and the debtors individually.
- d. Notification to Creditors.** For any joint debts, the parties may notify their respective creditors regarding the court's division of debts, obligations, or liabilities, and regarding the parties' separate current addresses.
- e. Delinquency in Payments.** If either party is obligated on a joint debt, the payment of that debt must remain current. A party who makes payment on a delinquent debt in order to protect his/her credit rating, may seek reimbursement of the payment of that debt in addition to interest and attorney's fees from the other party.

MISCELLANEOUS

- 20. Mediation.** With the exception of enforcement issues, the parties shall attend mediation concurrently with filing a Petition to Modify. Each party shall pay one-half of the mediation fees.
- 21. Deeds and Titles.** Both parties should sign whatever documents are necessary to transfer title and quit claim deeds or any other documents that are necessary to implement the terms of the Stipulation.
- 22. Financial Claims.** The Stipulation resolves all financial claims either party has against the other, including but not limited to past alimony, out-of-pocket medical expenses, out-of-pocket medical premiums, and any other financial claims through the date of the signing of the

Stipulation. There are no other financial issues existing between the parties that have not been resolved by this agreement.

23. Mutual Restraining Order. Both parties shall be restrained from making disparaging or derogatory remarks to one another or about one either verbally, in writing or otherwise. Both parties are mutually restrained from annoying, stalking, harming, harassing or threatening the other party. The parties shall not enter the residence of the other party without permission from that party. Each party is restrained from posting any stories, pictures, statements about the other party on any social media sites. Both parties are mutually restrained from allowing third parties to do what they themselves are prohibited from doing under this paragraph and shall have the affirmative duty to use his/her best efforts to prevent third parties from such violations. As used in this paragraph, disparage and derogatory mean to say anything ill of the other whether they believe it to be true or not.

24. Former Name. Morgan did not change her last name and will continue to be known as “Morgan Peterson.”

25. Identity. Neither party shall use the other party’s likeness, picture, name, identification, or credit of the other party to obtain credit, open an account for any service, or obtain any other service.

26. Execution of Final Documents. A final Decree of Divorce may be entered reflecting the terms of the Stipulation. Both parties shall sign and fully execute the final documents that are necessary to implement the provisions of the Decree of Divorce.

*THIS DOCUMENT WILL ENTER AS AN ORDER ONCE SIGNED AND DATED AT THE
TOP OF THE FIRST PAGE.

NOTICE OF INTENT TO SUBMIT FOR SIGNATURE

TO: Joshua Henderson
Respondent

NOTICE is hereby given that pursuant to Rule 7 of the Utah Rules of Civil Procedure, the undersigned attorney for Petitioner will submit the above and foregoing ORDER to the Fourth District Court in Utah County for signature, upon expiration for seven (7) days from the date of this notice, plus three (3) days for mailing, unless written objection is filed prior to that time.

DATED and SIGNED this 23rd day of June 2026.

/s/ John S. Larsen
Attorney for Petitioner

CERTIFICATE OF SERVICE

I do swear that the foregoing document was delivered to the undersigned individual this
23rd day of June 2026:

Joshua Henderson

Joshhenderson127@gmail.com
Respondent

/s/ Joni Kraus
JONI KRAUS
Legal Assistant