

Bailey Layne Ludloff
Name
1974 E Hummingbird Dr
Address
Eagle Mountain, Utah 84005
City, State, Zip
385-208-7570
Phone
Ludloffbailey@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)

Bailey Layne Ludloff
(name of Petitioner)

and

Derek Richard Hadfield
(name of Respondent)

Other parties (if any)

Divorce Decree

264401709

Case Number

Low

Judge

Snow

Commissioner (domestic cases)

The court decrees:

Divorce

1. Bailey Layne Ludloff is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Bailey Layne Ludloff. The divorce will become final upon entry of the divorce decree.

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

2. **Bailey Layne Ludloff** and **Derek Richard Hadfield** 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, **Bailey Layne Ludloff** 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: **2024**

Make: **Lincoln**

Model: **Corsair**

VIN: **N/A**

Owner (before divorce): **Bailey Ludloff**

Current value: **\$50,000.00**

Amounts Estimated: **yes**

Basis of Estimation: **Google search**

Ownership After Divorce: **Bailey Layne Ludloff**

Loan: **N/A**

b.

Year: **2021**

Make: **Ford**

Model: **F-150**

VIN: **N/A**

Owner (before divorce): **Derek Richard Hadfield**

Current value: **\$29,000.00**

Amounts Estimated: **yes**

Basis of Estimation: **Online Tool**

Ownership After Divorce: **Derek Richard Hadfield**

I.

Lender: **UCCU**

Address: **360 West 4800 North Suite E160 Provo, UT 84606**

Date Acquired: **N/A**

Amount Owed: **\$32,777.27**

Amounts Estimated: **no**

Monthly Payment: **\$550.14**

The debt will be paid as follows: **Derek Richard Hadfield will pay the entire debt. Derek Richard Hadfield will provide a copy of the divorce decree to the lender.**

Bank and credit union accounts

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

a.

Account Number: **9500**

Account Type: **Checking**

Institution Name: **Chase Bank**

Address: **PO Box 182051 Columbus Ohio 43218-2051**

Date Opened: **N/A**

Balance (US Dollars): **\$10,000.00**

Estimated: **yes**

Estimation basis: **Prior statement balance**

Owner: **Bailey Layne Ludloff and Derek Richard Hadfield**

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

Divide as follows: **The parties agree that the jointly held bank account shall remain fully operational and shall continue to function as the primary account for household and property-related expenses until the marital home and rental property are sold or assumed. During this interim period, all income deposits and necessary expenses shall continue to be deposited into and paid from the joint account to ensure all financial obligations are met and the properties remain in good standing. The parties agree that a fixed amount of \$1,500 per pay period shall be transferred to the joint account. There shall be no permitted personal draws from the account during this interim period. Any additional withdrawals not expressly authorized by either party or their designee under this agreement shall be considered a breach of the agreed financial arrangement and shall be subject to reconciliation in the final division of accounts. Notwithstanding the ongoing use of the account, the parties agree that upon sale of both properties, the net balance of the joint account shall be calculated and divided equally, with each party receiving fifty percent (50%) of the remaining funds.**

Other financial assets

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

a.

Address: **1974 E Hummingbird Dr , Eagle Mountain, United States, Utah
84005 United States**
Balance (US Dollars): **\$3,800.00**
Estimated: **yes**
Estimation basis: **Last statement balance**
Owner: **Derek Richard Hadfield**
Divide as follows: **50/50**

b.

Address: **1974 E Hummingbird Dr , Eagle Mountain, United States, Utah
84005 United States**
Balance (US Dollars): **\$2,900.00**
Estimated: **yes**
Estimation basis: **Last statement balance**
Owner: **Bailey Layne Ludloff**
Divide as follows: **50/50**

7. **Bailey Layne Ludloff** will receive the following property:

- a. **Living Room Couch**
- b. **Living Room Coffee Table**
- c. **Living Room 75" TV**
- d. **Master Bedroom King Bed**
- e. **Kitchen Table & Chairs**
- f. **White Desk #1**
- g. **Entry Table**
- h. **Decor, plants, mirrors, rugs**
- i. **Engagement Ring**
- j. **Bike #1**

8. **Derek Richard Hadfield** will receive the following property:

- a. **Guest Room King Bed**
- b. **Master Bedroom 50" TV**
- c. **White Desk #2**
- d. **Garage Items**
- e. **Bike #2**
- f. **Basement Couch**
- g. **Basement Coffee Table**
- h. **Garage Entry Table**

9. This other property will be divided as follows:

The pets, Bentley and Royce, shall remain in the marital residence until the residence is sold or until the parties otherwise agree in writing. Upon sale of the marital residence, sole ownership, possession, and responsibility for Bentley and Royce shall transfer to Derek Richard Hadfield. Following the transfer of ownership, Bailey Layne Ludloff shall be entitled to visitation with Bentley and Royce at times mutually agreed upon by the parties. Derek Richard Hadfield shall make reasonable efforts to allow Bailey Layne Ludloff to care for the pets during periods when he is traveling or otherwise unable to provide care. The parties shall cooperate in good faith to establish a visitation schedule upon transfer of ownership. Neither party shall sell, surrender, abandon, rehome, or otherwise permanently relinquish possession of Bentley and Royce without first providing written notice to the other party. In the event Derek Richard Hadfield is no longer willing or able to care for either pet, Bailey Layne Ludloff shall have the first right of refusal to assume ownership and possession of the pet before any transfer to a third party. Neither party shall authorize euthanasia of Bentley or Royce except upon the recommendation of a licensed veterinarian due to medical necessity or to prevent undue suffering. If circumstances permit, the other party shall be notified before any euthanasia decision is made.

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: **Townhome Rental**

Address: **2122 N Red Yearling Dr, Saratoga Springs, United States, Utah**

84045 United States

Tax ID: **559370513**

Legal Description: **Lot 513, Plat B-5, Wildflower Village 3A Sub Area 0.030 AC**

Date property acquired: **Jun 1, 2023**

Names on title: **Derek Richard Hadfield and Bailey Layne Ludloff**

Original cost: **\$410,000**

Current value: **\$473,000.00**

Property values estimated: **yes**

Estimation basis for property value: **Zillow**

Disposal: **The parties acknowledge that the rental property may contain equity subject to division. However, the parties further agree that any distribution or buyout of net equity from the rental property shall be**

subordinate to and contingent upon satisfaction of any outstanding reimbursement obligations owed between the parties arising from the marital home. Bailey Layne Ludloff's reimbursement claim shall not be extinguished by insufficient equity in either property. Any unpaid reimbursement balance remaining after sale or disposition shall survive as a monetary obligation owed by Derek Richard Hadfield until paid in full. The full unpaid reimbursement balance shall become due and payable no later than twelve (12) months following entry of the Decree of Divorce. Any unpaid balance after the due date shall accrue statutory interest and may be reduced to judgment and enforced as a civil debt. It is expressly agreed that Bailey Layne Ludloff shall be reimbursed first from the available assets for her contribution towards the marital residence downpayment in the amount of \$20,000 and backyard/property improvement expenditures in the amount of \$10,000. Accordingly, Derek Richard Hadfield shall not receive any distribution of net equity from the rental property until all reimbursement amounts owed to Bailey Layne Ludloff have been fully satisfied. Once all such reimbursement obligations have been paid, any remaining net equity in the rental property shall be divided equally after the deduction of mortgages, liens, closing costs, taxes, and standard sale expenses. In consideration of the equitable factors present in this matter, including reimbursement obligations owed to Bailey Layne Ludloff, any deficiency remaining after the sale of the marital residence and payment of all sale-related expenses shall be the sole responsibility of Derek Richard Hadfield.

i.

Creditor: **N/A**

Names on mortgage: **Derek Richard Hadfield and Bailey Layne Ludloff**

Date mortgage acquired: **Aug 1, 2023**

Mortgage balance: **\$381,743.59**

Monthly payment: **\$2,500.40**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **The parties acknowledge that Bailey Layne Ludloff intends to retain the rental residence by assuming the existing mortgage loan, subject to the approval of the lender. Bailey Layne Ludloff shall make reasonable and diligent efforts to obtain lender approval for a loan assumption as soon as practicable following the entry of the Decree of Divorce. In the event Bailey Layne Ludloff is approved by the lender to assume the existing mortgage loan, Derek Richard Hadfield shall execute all documents reasonably necessary to transfer his interest in the property to Bailey Layne Ludloff, subject to the terms of this Agreement. If Bailey Layne Ludloff is unable to obtain lender approval to assume the mortgage loan within a reasonable period following the entry of the Decree of**

Divorce, or if the lender denies the assumption request, the rental residence shall be listed for sale without resonable delay. Until the property is sold, Derek Richard Hadfield and Bailey Layne Ludloff shall each be responsible for fifty percent (50%) of the monthly mortgage payment, including principal, interest, property taxes, HOA dues, utilities, homeowner's insurance, and necessary maintenance. The property is currently subject to a tenant lease that expires at the end of December 2026. Upon expiration of the lease, the parties shall promptly take all reasonable steps necessary to prepare and list the property for sale. The parties' obligation to contribute equally to the mortgage shall continue until the sale of the property is completed. Derek Richard Hadfield will provide a copy of the divorce decree to the lender.

b.

Description: **Marital Home**

Address: **1974 E Hummingbird Dr , Eagle Mountain, United States, Utah 84005 United States**

Tax ID: **75-2921540**

Legal Description: **Lot 4096, Plat 1, Parkway Fields, Phase D Sub area 0.307**

AC

Date property acquired: **Nov 19, 2025**

Names on title: **Derek Richard Hadfield and Bailey Layne Ludloff**

Original cost: **\$660,000**

Current value: **\$660,000.00**

Property values estimated: **yes**

Estimation basis for property value: **New build so I wasn't able to determine current value**

Disposal: **The parties acknowledge that the rental property may contain equity subject to division. However, the parties further agree that any distribution or buyout of net equity from the rental property shall be subordinate to and contingent upon satisfaction of any outstanding reimbursement obligations owed between the parties arising from the marital home. Bailey Layne Ludloff's reimbursement claim shall not be extinguished by insufficient equity in either property. Any unpaid reimbursement balance remaining after sale or disposition shall survive as a monetary obligation owed by Derek Richard Hadfield until paid in full. The full unpaid reimbursement balance shall become due and payable no later than twelve (12) months following entry of the Decree of Divorce. Any unpaid balance after the due date shall accrue statutory interest and may be reduced to judgment and enforced as a civil debt. It is expressly agreed that Bailey Layne Ludloff shall be reimbursed first from the available assets for her contribution towards the marital residence downpayment in the amount of \$20,000 and**

backyard/property improvement expenditures in the amount of \$10,000. Accordingly, Derek Richard Hadfield shall not receive any distribution of net equity from the marital property until all reimbursement amounts owed to Bailey Layne Ludloff have been fully satisfied. Once all such reimbursement obligations have been paid, any remaining net equity in the marital property shall be divided equally after the deduction of mortgages, liens, closing costs, taxes, and standard sale expenses. In consideration of the equitable factors present in this matter, including reimbursement obligations owed to Bailey Layne Ludloff, any deficiency remaining after the sale of the marital residence and payment of all sale-related expenses shall be the sole responsibility of Derek Richard Hadfield.

i.

Creditor: **N/A**

Names on mortgage: **Bailey L Ludloff Derek R Hadfield**

Date mortgage acquired: **Jan 1, 2026**

Mortgage balance: **\$623,277.99**

Monthly payment: **\$3,974.92**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Until the property is sold, Derek Richard Hadfield and Bailey Layne Ludloff shall each be responsible for fifty percent (50%) of the monthly mortgage payment, including principal, interest, property taxes, HOA dues, utilities, homeowner's insurance, and necessary maintenance. The property is currently subject to contract terms that expire at the end of November 2026. Upon expiration, the parties shall promptly take all reasonable steps necessary to prepare and list the property for sale. The parties' obligation to contribute equally to the mortgage shall continue until the sale of the property is completed. Derek Richard Hadfield will provide a copy of the divorce decree to the lender.**

Alimony

12. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

13. 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).

14. 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: **8541**

Plan Name: **401(k)**

Plan Administrator: **Fidelity**

Company Name: **Century Communities**

Address: **10644 South Jordan Gateway Suite 300 South Jordan, UT 84095**

Date Opened: **Jul 30, 2025**

Plan Value: **\$32080.99**

This plan is in the name of: **Derek Richard Hadfield**

Divide as follows: **The reitirement money should be awarded by percentage. Bailey Layne Ludloff should be awarded 50% and Derek Richard Hadfield should be awarded 50%. Derek Richard Hadfield should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 60 days after the divorce decree is entered.**

b.

Account Number: **none**

Plan Name: **401(k)**

Plan Administrator: **PCS Retirement**

Company Name: **Renew Biotechnologies Management, Inc**

Address: **2315 W 700 S Suite R Pleasant Grove, UT 84062**

Date Opened: **Dec 1, 2024**

Plan Value: **\$15785.74**

This plan is in the name of: **Bailey Layne Ludloff**

Divide as follows: **The reitirement money should be awarded by percentage. Bailey Layne Ludloff should be awarded 50% and Derek Richard Hadfield should be awarded 50%. Bailey Layne Ludloff should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 60 days after the divorce decree is entered.**

Additional provisions

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

a.

Additional Provision: The parties acknowledge and agree that Petitioner, Bailey Layne Ludloff, made contributions toward marital property totaling Thirty Thousand Dollars (\$30,000), consisting of Twenty Thousand Dollars (\$20,000) toward the down payment on the marital residence and Ten Thousand Dollars (\$10,000) toward backyard and property improvements. This

reimbursement obligation shall be treated as a priority equalization claim and shall be satisfied prior to any division of net equity between the parties from marital real property, regardless of which property generates proceeds. Petitioner's reimbursement claim shall not be extinguished, reduced, or eliminated due to insufficient equity in either marital real property. Any unpaid reimbursement balance remaining after sale, refinance, transfer, or other disposition of marital property shall survive as a continuing monetary obligation owed by Respondent, Derek Richard Hadfield, until paid in full. Any unpaid reimbursement balance shall become due upon the earliest of: (1) sale or disposition of either marital property; (2) refinance or cash-out refinance of either party's interest in marital real property; or (3) transfer or buyout of either party's ownership interest in marital property. If none of these events occur, the full unpaid balance shall become due and payable no later than twelve (12) months following entry of the Decree of Divorce. Any unpaid balance after the due date shall accrue statutory interest as allowed by law and may be reduced to judgment, recorded, and enforced as a civil debt. This provision shall control over any conflicting or inconsistent language in any other section of this Decree relating to property division or distribution of equity.

Duty to sign documents

16. 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.

08/12/26

Date

Signature

▶  

Judge

Judge Thomas Low

Signature

▶ _____

Date

Commissioner

Approved as to Form.

Other Party



Signature ►

Other Party Derek Richard Hadfield
Name _____

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: **Derek Richard Hadfield**
Method of service: **Email**
Address: **derekhad2@gmail.com**
Date of Service: **Jul 28, 2026**

07/28/2026

Date

Signature ►

Bailey Layne Ludloff

Printed
Name Bailey Layne Ludloff
