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IN THE FOURTH JUDICIAL DISTRICT COURT OF UTAH COUNTY

STATE OF UTAH

IN THE MATTER OF THE MARRIAGE OF SAVANNAH K WATT, Petitioner, and BENJAMIN DAVID KING, Respondent.	DECREE OF DIVORCE Case No. 264400989 Judge Sean Petersen Commissioner Marla Snow
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This matter comes before the Court pursuant to the parties' Stipulation and Settlement Agreement. Thirty days have passed since the filing of the Petition or the Court has entered an order waiving the thirty-day waiting period. The Court, having previously entered its written Findings of Fact and Conclusions of Law, does hereby GRANT the Petitioner a DECREE OF DIVORCE and does hereby ORDER, ADJUDGE and DECREE as follows:

1. The parties are husband and wife and do not have any children together under the age of 18.

SPOUSAL SUPPORT

2. **Alimony**: The parties are each able to support themselves and spousal support is not necessary for either party. The same is barred hereinafter.

REAL PROPERTY

3. **Real Property.** In August 2023, prior to the parties' marriage, the parties acquired a home and real property located at 1207 S. 200 E., Spanish Fork, UT 84660 ("Marital Home"). Ben contributed \$40,500 toward the down payment and Savannah contributed \$6,746 toward the down payment. The parties agree Ben will retain exclusive use and possession of the Marital Home and refinance the mortgage to remove Savannah from any financial obligation. The parties agree to split the closing costs for refinancing the mortgage equally, excluding any included initial escrow payments. Upon refinancing, it's agreed that the documented down payment contributions will be reimbursed to the contributing parties, followed by the closing costs being paid, and then any remaining equity will be divided equally between Ben and Savannah.

VEHICLES

4. **Vehicles.** Each party will retain the vehicle currently in their possession, titled in their individual name, and no further documentation or division is required.

PERSONAL PROPERTY

5. **Personal Property.** The parties are each awarded their own personal property, including but not limited to clothes, jewelry, premarital property, personal effects, books, paperwork, journals, and personal property acquired after separation.

a. **Wedding Ring.** Ben will purchase Savannah's wedding ring from her for \$2,750.

b. **Amazon Account Balance.** The parties jointly own an Amazon account balance with approximately \$220. Ben will keep the Amazon account and shall pay Savannah \$110 for her portion.

FINANCIAL ACCOUNTS AND DEBTS

6. **Financial Accounts.** During the marriage, the parties either acquired or were added to certain financial accounts. The parties shall be awarded the accounts as follows:

<u>Account:</u>	<u>Awarded To:</u>
Joint UCCU Checking #0370	Ben
Joint UCCU Savings #7400	Ben
Joint UCCU Money Market #7401	Ben
Savannah's UCCU Savings #4080	Savannah

a. The balance of the joint UCCU Checking #0370 on October 28, 2025, (date of separation) was approximately \$11,100. This balance will be split equally between Savannah and Ben. The increase in the joint UCCU Checking #0370 from October 28, 2025, to March 25, 2026, (date of mediation) is \$9,120. The increase will be split based on net contributions. Ben contributed approximately \$5060, and Savannah contributed approximately \$3850. Savannah will withdraw \$5,550 for splitting the account balance equally and withdraw \$3,850 for her contribution. She will also withdraw \$3,750 for her share of the household furniture. Savannah should withdraw a total of \$13,150.

b. Savannah has withdrawn her portion of funds awarded to her from the account, and she will remove her name from all jointly held accounts immediately upon signing of this Stipulation.

7. **Retirement Accounts.** During the marriage, the parties either acquired and/or contributed to certain retirement accounts. The parties will distribute their retirement accounts as follows:

ACCOUNT	AWARDED TO:
Robinhood # 9206	50% to Savannah, remainder and ownership to Ben
Ben's Utah Retirement Systems 401(k)	Ben
Savannah's ICH T. Rowe Price 401(k)	Savannah
Savannah's IHC Pension	Savannah
Savannah's Health Equity HSA	Savannah

a. The Robinhood account funds shall be divided as agreed herein within sixty (60) days of entry of the Decree of Divorce. Any tax liability resulting from the disbursements of the funds shall be split equally as well.

b. It's agreed that until the divorce is final, Ben may continue using the HSA account for health purchases; however, Ben will make cash payments to Savannah for all HSA purchases from October 28, 2025, and for any future health purchases made.

8. Debts. During the marriage, the parties acquired debts. The parties shall each be obligated to their debts as follows:

a. Joint Credit Card – UCCU # 4530: The account was fully paid off on or about March 25, 2026, and Savannah was removed from the account. The account is the sole obligation of Ben. Savannah will not use the card for any personal purchases and will be held harmless against any further charges incurred from March 26, 2026, onwards.

9. Other Debts. Any and all other debts and obligations, not otherwise distributed herein or acquired after separation, shall be assigned and paid for by the party in whose name such debts appear.

10. Joint Debt Limit and Refinance Obligation. No additional amounts of debt may be added to or charged to any debt, credit card, or line of credit that is

associated with or in the opposing party's name without his or her written consent. The party assigned to pay for any debt will have an ongoing duty to keep the debt current and to refinance the debt out of the other party's name as soon as possible. Once the debt is paid off, the other party's name shall be removed from the account or the account shall be closed.

11. Hold Harmless. Each party will hold the other harmless on the debts ordered to be paid by him or her.

12. Creditors. The parties understand that for joint debts upon entering the Decree of Divorce of joint debtors, 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.

13. Notification to creditors. Pursuant to Utah Code 15-4-6.5, the party under the obligation to pay a debt shall provide a copy of the parties' Decree of Divorce to all joint creditors of the parties existing at the time of the entry of the divorce and notify the creditors regarding the parties' separate current addresses.

14. Delinquency in payments. If either party is obligated on a joint-secured debt, the payment of that debt must remain current. In the event that a payment is not paid in a timely manner, the secured asset must be placed immediately on the market for sale in order to protect the joint debtors. A party who makes payment on a delinquent debt in order to protect his or her credit rating, may seek reimbursement of the payment of that debt in addition to interest and attorney's fees from the other party.

15. Refinance. Each party shall offer their best efforts to remove each other from any debts, obligations, loans, etc. by refinance or otherwise and put the loan or

obligation solely in their respective name, and to assume responsibility for and release any financial burden from the other party.

MISCELLANEOUS PROVISIONS

16. Medical Insurance. Ben will reimburse Savannah each paycheck for the \$50 spousal insurance fee and for an any incremental difference in premium costs between the individual coverage and the individual/spousal coverage since October 28, 2025, and until Ben is removed from Savannah's insurance upon entry of the Decree of Divorce.

17. 2025 Marital Taxes – Any tax refund or tax liability owed will be divided equally between the parties.

18. Maiden Name – Savannah did not change her name during the marriage, so no provision to change it back is needed.

19. Documentation Cooperation. Each party shall be ordered to sign any and all documents as are required to implement the provisions herein upon request.

20. Mediation. Prior to or concurrent with a Petition to Modify being filed to change any provision of a final decree, the parties must first make a good faith attempt to offer to resolve the issue through mediation, for which both parties will share the cost equally.

21. Attorney Fees. Each party will pay his or her respective attorney fees.

IT IS SO ORDERED.

Approved as to form:

/s/ Savannah Watt*

Savannah K Watt
Petitioner

/s/ Benjamin King*

Benjamin David King
Respondent

*Electronically signed with permission.
Original e-signature on file with the Aryno
Law Firm

The judge's signature will appear at the top of the first page of this document.

CERTIFICATE OF SERVICE

The undersigned certifies that on the 14th day of August, 2026 she filed the foregoing DECREE OF DIVORCE using the Court's electronic filing system. The following were served via email:

Dawna Bentley
Peaceful Divorce solutions
dawna@peacefuldivorcesolutions.com

Ben King

Benjaking1@gmail.com

Savannah Watt
Savannahwatt21@gmail.com

/s/ Keyler Masinelli
