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IN THE FOURTH JUDICIAL DISTRICT COURT  
IN AND FOR UTAH COUNTY, STATE OF UTAH

|                                    |                                     |
|------------------------------------|-------------------------------------|
| In the Matter of the Marriage of   |                                     |
| WILLIAM JESSE LOOSE<br>Petitioner, | <b>DECREE OF DIVORCE</b>            |
| and                                | Case Number: 254402690              |
| ROXANNE LOOSE,<br>Respondent       | Judge: Griffin<br>Commissioner: Ito |

This matter comes before the Court on the Petitioner's Complaint for Divorce. The Court, having received the written settlement agreements of the parties, having reviewed the file in this matter, having previously entered Findings of Fact and Conclusions of Law, for good cause otherwise appearing, now orders as follows:

**ORDERED, ADJUGED, AND DECREED**

1. Petitioner and Respondent are hereby awarded a Decree of Divorce from each other, said Decree to become final upon its being signed by the Court and entered in the Office of the Fourth Judicial District Court Clerk.

2.     Real Property. The marital property located at 654 East 3750 North Provo, Utah 84604 will be awarded to Jesse with all debts and liabilities commencing on May 1, 2026. Jesse shall hold the other party harmless on all debts and liabilities associated with the home. Jesse will get the utilities solely in his name by June 15, 2026. Jesse will remove Roxanne's name from the loan and assume or refinance the home and will begin the process within 30 days from entry of Decree and shall be completed within 8 months of the entry of the Decree of Divorce. In the event that Roxanne's name is not removed from the loan, the parties agree to immediately put the home for sale with a mutually agreed upon Real Estate Agent. Roxanne shall give Jesse three names for Real Estate Agents and Jesse shall choose one within 14 days of receipt. The parties shall follow the advice of the Real Estate Agent. Upon the sale of the home at a reasonable market value price, the proceeds of the home shall be distributed as follows:

- i.     First, the parties shall pay the cost of sale;
- ii.    Second, the mortgages shall be paid;
- iii.    Thereafter, the equity shall be awarded to Jesse.

3.     Personal Property. During the course of the marriage relationship, the parties have acquired personal property. Said personal property of the parties shall be distributed such that the person receiving the item shall be responsible for any associated debt with the item. The division shall be as follows:

| <i>Item Description:</i>                                     | <i>Awarded to:</i> |
|--------------------------------------------------------------|--------------------|
| Trailer Remodeled and Contents<br>Chevy Silverado<br>2020 VW | Roxanne            |

|                                                                                                                                            |       |
|--------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Security System with Cameras and Mounting Equipment                                                                                        | Jesse |
| One Paddle Board Life Vest Black, if found                                                                                                 | Jesse |
| Camping Equipment (stove, sleeping bags, folding chairs, screen tent) in top shelf and black and white container above back door in garage | Jesse |

a. Each party is awarded their own personal property and effects and that property which is now in their individual possession or under their individual control, except as indicated within this stipulation.

b. Each party is awarded their own premarital property except as designated herein which is including but not limited to: 1976 Jeep, 2001 Harley & Milliman Benefits for Jesse.

4. Debts. The parties acquired debts during the marriage. Each party will assume, indemnify, and hold the other harmless from liability on, the following debts:

| <i>Debt Description:</i>                                                                                                                                                                                                          | <i>Obligation of:</i> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| Debts in Jesse's Name                                                                                                                                                                                                             | Jesse                 |
| Debts in Roxanne's Name                                                                                                                                                                                                           | Roxanne               |
| The Joint HELOC with a balance of \$0 and Jesse shall remove Roxanne's name. If her name cannot be removed, the account will be closed immediately with both parties cooperating. This shall be done no later than June 19, 2026. |                       |

a. Accumulation of Debt: Neither party will incur any additional liability on joint credit cards.

b. Other Debts: The parties are aware of no other joint debts not otherwise addressed in this agreement and each shall pay any and all separate debts in their own names. Should other joint debts be later discovered, it is just and proper that the person responsible for incurring the debt shall be responsible for paying it. Furthermore, the

parties shall hold the other harmless in the event of their refusal in payment of any joint obligation.

c. 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.

5. Financial Accounts:

- a. Roxanne shall be awarded the following accounts:
  - i. \$12,346 from USAA to be transferred no later than June 1, 2026
  - ii. The total amount in the IRA with First Western Advisors RJ Trust utilizing Raymond James Financial Services ending in 6878
  - iii. The total amount in the First Western Advisors ending in J944
  - iv. The total amount in the First Western Advisors A570
  - v. The total amounts in the Utah First Credit Union Checking and Savings in Roxanne's Name
- b. Jesse shall be awarded the following accounts:
  - i. The total amount in Wells Fargo 8780
  - ii. The total amount in Wells Fargo 8614
  - iii. The total amount in Utah First Credit Union ending in 8S01.

c. The following will be equally divided upon maturation or by June 1, 2026 if the funds are available:

- i. A CD in account OE3 CU-001 (0100 Certificate)
- ii. OE3 CU-001 Member Number 8494

6. Retirement Accounts:

- a. Roxanne is awarded of the Utah Laborer's Annuity Trust Fund through John Hancock in a sum certain amount of \$211,301.
- b. Roxanne is awarded her Athene Pension.
- c. Jesse is awarded his pension with Washington-Idaho Laborers-Employers Pension.
- d. Regarding Jesse's pension with Liuna Staff and Affiliates Pension Fund, the parties shall equally divide the marital portion of the pension and will divide the amount with each receiving  $\frac{1}{2}$  of the marital portion as defined by the Woodward formula (Woodward **Formula:** Total Months Married During Employment/Service as numerator and Total Months of Employment/Service as denominator. This fraction is the marital portion in which each party is entitled to one-half.) The division date shall be the entry of the Decree of Divorce. This will be done as a separate interest division, if allowed by the plan. The parties shall equally split the cost associated with splitting the accounts or QDRO, if any.

7. Division of the Accounts. For the Financial Accounts or Retirement division, the parties will utilize Fackrell & McLean Law and shall equally pay for the cost of the division and equally pay for any administrative fees, if any.

8. Taxes. The parties will file separate tax returns for 2025 with each party filing with standard deductions at their own cost.
9. Civil Litigation. Roxanne shall be removed as a party in the civil litigation and Jesse shall assume all liability and award of the civil litigation.
10. Name: Roxanne will have the option of restoring her name to Schow.
11. Alimony. Neither party shall be awarded alimony. Both parties waive and relinquish the right to receive alimony from the other both now and in the future.
12. Deeds and Titles: Both parties shall sign whatever documents are necessary to transfer title and quit claim deeds or any other documents necessary that are outlined in the Decree of Divorce and are necessary to implement the Decree of Divorce.
13. 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.
14. Attorney's Fees and Costs: Each party shall be ordered to assume his or her own costs and attorney's fees incurred in this action.

**IT IS SO ORDERED.**

(END OF DOCUMENT – SIGNATURE WILL APPEAR AT TOP)

Approved as to Form:

/s/ Elizabeth Lisonbee (permission to sign via email on 8-14-2026)  
ELIZABETH LISONBEE  
*Attorney for Respondent*

**CERTIFICATE OF SERVICE**

I hereby certify that on August 14, 2026, a true and correct copy of the foregoing  
**DECREE OF DIVORCE** was served to the following via efilng:

Elizabeth Lisonbee  
*Attorney for Respondent*

/s/ Joy Rasmussen  
Joy Rasmussen  
*Paralegal*