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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

JACQUELINE I. LARSON,

Petitioner,

and

BENJAMIN F. BUSH,

Respondent.

DECREE OF DIVORCE

Case No. 264401579

Tier 4

The Honorable Roger W. Griffin
Commissioner Dustin Hardy

The above-captioned matter has come before the Court for disposition based on the Petitioner Jacqueline I. Larson (“Jacqueline”) and Respondent Benjamin F. Bush’s (“Benjamin”) Stipulation and Settlement Agreement, filed with the Court on August 10, 2026. The Court, having reviewed the parties’ Stipulation, having found the terms thereof to be fair and reasonable, having made its Findings of Fact and Conclusions of Law, and having been fully informed in the premises, now ORDERS, ADJUDGES, and DECREES:

ARTICLE 1 - DECREE OF DIVORCE

1.1 The parties are granted a Decree of Divorce, final upon entry, severing the bonds of

matrimony heretofore existing between them, upon the grounds of irreconcilable differences.

ARTICLE 2 - REAL PROPERTY

2.1 AMERICAN FORK HOME. During the marriage, the parties acquired real property located at 408 S 650 E, American Fork, UT 84003 (the “Home”).

2.1.1 AWARD OF HOME. Jacqueline is awarded all right, title, interest, rents, and equity in the Home and, shall assume, pay, and hold Benjamin harmless from all debts, liabilities, obligations, responsibilities, and expenses associated therewith, including property taxes and insurance associated therewith.

2.1.2 MORTGAGE.

- (a)** No later than one (1) year after entry of the Decree of Divorce, Jacqueline shall remove Benjamin’s name from the Home’s mortgage.
- (b)** Benjamin shall execute a Quitclaim Deed, conveying his interest and title of the Home to Jacqueline upon and/or to facilitate removal of his name from the mortgage and shall promptly cooperate to do so.
- (c)** If Jacqueline fails to remove Benjamin’s name from the mortgage on or before the one-year deadline set forth herein, and unless otherwise agreed by the parties, the Home shall immediately be listed for sale with a licensed real estate agent at a normal, competitive market rate, and shall remain listed until sold. Jacqueline shall cooperate with all reasonable efforts to market and sell the Home, including but not limited to accepting reasonable offers at or near fair market value.

- (d) Additionally, if at any time Jacqueline becomes more than thirty (30) days delinquent on any mortgage payment for the Home, unless otherwise agreed by the parties in writing, the Home shall immediately be listed for sale under the same terms set forth above, regardless of whether the one-year deadline has passed.
- (e) Unless otherwise agreed by the parties in writing, upon sale of the Home, Jacqueline shall be awarded all net proceeds therefrom.

2.2 PROVO RENTAL PROPERTY. During the marriage, the parties acquired real property located at 489 Utah Avenue, Provo, UT 84606 (the “Rental Property” or “Property”).

2.2.1 AWARD OF PROPERTY. Benjamin is awarded all right, title, interest, rents, and equity in the Rental Property and, shall assume, pay, and hold Jacqueline harmless from all debts, liabilities, obligations, responsibilities, and expenses associated therewith, including property taxes and insurance associated therewith.

2.2.2 MORTGAGE/HELOC.

- (a) No later than one (1) year after entry of the Decree of Divorce, Benjamin shall remove Jacqueline’s name from the Property’s mortgage and HELOC.
- (b) Jacqueline shall execute a Quitclaim Deed, conveying her interest and title of the Property to Benjamin upon and/or to facilitate removal of her name from the mortgage and HELOC and shall promptly cooperate to do so.
- (c) If Benjamin fails to remove Jacqueline’s name from the mortgage and HELOC as set forth herein, on or before the one-year deadline set forth

herein, and unless otherwise agreed by the parties, the Home shall immediately be listed for sale with a licensed real estate agent at a normal, competitive market rate, and shall remain listed until sold. Jacqueline shall cooperate with all reasonable efforts to market and sell the Home, including but not limited to accepting reasonable offers at or near fair market value.

- (d) Additionally, if at any time Benjamin becomes more than thirty (30) days delinquent on any mortgage or HELOC payment for the Home, unless otherwise agreed by the parties in writing, the Home shall immediately be listed for sale under the same terms set forth above, regardless of whether the one-year deadline has passed.
- (e) Unless otherwise agreed by the parties in writing, upon sale of the Home, Benjamin will be awarded all net proceeds therefrom.

ARTICLE 3 - PERSONAL PROPERTY

- 3.1 Each party is awarded his or her premarital and separate personal property, together with any debt or liability associated therewith, free from any claim by the other party.
- 3.2 Jacqueline is awarded the following personal property, free and clear from any claim by Benjamin:
 - 3.2.1 All furnishings and personal property in the Home or on the Home's property not specifically awarded to Benjamin herein;
 - 3.2.2 2008 Honda Accord 4D EXL;
 - 3.2.3 Hyperbaric Oxygen chamber; and

- 3.2.4** Her clothing, jewelry, and personal effects.
- 3.3** Benjamin is awarded the following personal property, free and clear from any claim by Jacqueline:
- 3.3.1** 1999 Porshe Boxster; and
- 3.3.2** His clothing, jewelry, and personal effects.
- 3.4** Within thirty (30) days of entry of the Decree of Divorce, the parties shall cooperate to remove their names from the title and/or loan of the property awarded to the other party.
- 3.5** The parties shall, upon request, duplicate any desired family pictures and videos and provide the other a digital copy of the pictures/videos within a reasonable time after written request. The party keeping the hard copies of any photos and photo albums shall pay for professional copies to be made for the other party.
- 3.6** All property and all property rights which may be vested in either party as a result of family inheritance, gifts, trusts, or similar sources are awarded to the party from whose family/parents it came.

ARTICLE 4 - FINANCIAL ACCOUNTS & ASSETS

- 4.1** Jacqueline is awarded the following financial accounts and assets free and clear from any claim by Benjamin:
- 4.1.1** Morgan Stanley savings (x1544);
- 4.1.2** Wells Fargo checking (x9629);
- 4.1.3** Wells Fargo savings (x3433)
- 4.1.4** Vanguard investment account (x8495);
- 4.1.5** Coinbase account (bushben@gmail.com);

- 4.1.6 \$132,000 receivable from loan to Benjamin;
 - 4.1.7 Gemini account (bushben@gmail.com);
 - 4.1.8 Robinhood account;
 - 4.1.9 Kalshi account;
 - 4.1.10 Binance.us account (bushben@gmail.com);
 - 4.1.11 Nexo crypto account (bushben@gmail.com); and
 - 4.1.12 All other financial accounts or assets in her name and in which she has an interest,
unless otherwise set forth herein.
- 4.2 Benjamin is awarded the following financial accounts and assets free and clear from any claim by Jacqueline:
- 4.2.1 USAA checking (x6554);
 - 4.2.2 US Bank checking (Buink) (x6493);
 - 4.2.3 US Bank checking account (x3739); and
 - 4.2.4 All other financial accounts and assets in his name and in which he has an
interest, unless otherwise set forth herein.
- 4.3 **JOINT ACCOUNTS.** On a date mutually agreed upon by the parties (but not later than thirty (30) days after entry of the Decree of Divorce) the parties shall cooperate to close any joint accounts and/or remove a party's name from an account the other party is awarded under the terms of this agreement.
- 4.4 **TAXES.** The parties shall file taxes separately commencing with the 2026 tax year.

ARTICLE 5 - BUSINESS INTERESTS

- 5.1 **BUSINESS.** During the marriage, the parties acquired interests in the following business:

Thinkative Holdings Inc. (d/b/a “Buink”) (“Business”).

5.2 AWARD OF BUSINESS. Effective as of the execution of the parties’ Stipulation and Settlement Agreement, Jacqueline irrevocably assigns, conveys, transfers, waives, and releases to Benjamin one hundred percent (100%) of all of Jacqueline’s right, title, and interest, whether legal or equitable, vested or contingent, known or unknown, in and to the Business, together with any successor, affiliate, trade name, d/b/a, or related business entity. Benjamin shall retain his interests in the Business, free and clear of any claim, interest, lien, or encumbrance of Jacqueline.

5.2.1 Scope of Transfer. The transfer to Benjamin includes, without limitation, all aspects of ownership and all property of every kind and nature associated with the Business, whether tangible or intangible, wherever located, including but not limited to:

- (a) all ownership interests, membership interests, shares, or equity of any kind;
- (b) all furniture, fixtures, equipment, tools, inventory, supplies, and leasehold improvements;
- (c) all cash, bank accounts, merchant accounts, deposits, and financial accounts;
- (d) all accounts receivable, income, revenues, profits, and future earnings;
- (e) all contracts, vendor agreements, service agreements, and customer relationships;
- (f) all licenses, permits, and governmental authorizations, to the extent

transferable;

- (g) all goodwill, trade names, trademarks, service marks, logos, branding, phone numbers, websites, social media accounts, and online listings;
- (h) all intellectual property and proprietary information of any kind; and
- (i) all books, records, files, and business data.

5.3 ASSUMPTION OF LIABILITIES. Benjamin shall assume and be solely responsible for all debts, liabilities, obligations, and responsibilities of the Business, whether known or unknown, fixed or contingent, accrued or arising in the future. Benjamin shall indemnify, defend, and hold Jacqueline harmless from any and all claims, debts, liabilities, expenses, or obligations arising out of or relating to the Business.

5.4 NO FURTHER INTEREST OR INVOLVEMENT. Jacqueline shall have no further ownership interest, management authority, control, or involvement in the Business of any kind, and shall not represent to any third party that he has any affiliation with or authority regarding the Business.

5.5 FURTHER ASSURANCES. Jacqueline shall execute any and all documents and take any further actions reasonably necessary to effectuate and confirm the transfer of the Business to Benjamin, including assignments, consents, releases, or acknowledgments requested by Benjamin or required by third parties.

ARTICLE 6 - DEBTS & OBLIGATIONS

6.1 During the marriage, the parties acquired various marital debts and obligations. If one party was not aware of a debt or obligation, it shall be the sole responsibility of the party who incurred the debt or obligation.

6.2 Jacqueline shall assume, pay, and hold Benjamin harmless from the following debts and obligations:

6.2.1 Wells Fargo credit card;

6.2.2 All debts and obligations associated with the Home, including the mortgage; and

6.2.3 Any other debts and obligations in her name, and/or debts and obligations she has incurred without Benjamin's knowledge or consent.

6.3 Benjamin shall assume, pay, and hold Jaqueline harmless from the following debts and obligations:

6.3.1 All debts and obligations associated with the Rental Property, including the mortgage and HELOC;

6.3.2 USAA credit card;

6.3.3 US Bank credit card (Buink);

6.3.4 Loan from Ben Buie;

6.3.5 Loan from Jacqueline;

6.3.6 His student loans; and

6.3.7 Any other debts and obligations in his name and/or debts and obligations he has incurred without Jacqueline's knowledge or consent.

6.4 CREDITOR NOTIFICATION AND REFINANCING EFFORTS.

6.4.1 The parties acknowledge that creditors are not bound by this Decree of Divorce.

Accordingly, each party shall promptly notify any creditor holding a debt allocated herein of the allocation of responsibility set forth herein and shall execute any documents reasonably necessary to effectuate such allocation.

- 6.4.2** Each party shall use their best efforts to remove the other party's name, liability, and credit exposure from any debt, loan, line of credit, lease, or other financial obligation awarded to that party herein. Such efforts shall include, as applicable, refinancing, assumption of indebtedness, balance transfers, account closures, or obtaining creditor approval to release the other party from liability. If a creditor requires additional documentation or cooperation from the non-responsible party to facilitate such removal, the non-responsible party shall reasonably cooperate, provided such cooperation does not require that party to incur financial liability or materially impair that party's creditworthiness.
- 6.4.3** Until a party's name is removed from any debt assigned to the other party, the party responsible for the debt (the "Responsible Party") shall timely make all required payments and shall indemnify, defend, and hold the other party (the "Protected Party") harmless from any claim, collection activity, credit reporting, deficiency, expense, attorney fees, or liability arising from such debt.
- 6.4.4** If the Responsible Party fails to make timely payment on any such debt, and such failure results in derogatory credit reporting, collection activity, or other damage to the Protected Party's credit, the Responsible Party shall be solely responsible for all costs and fees necessary to restore the Protected Party's credit, including but not limited to fees for credit repair services, disputes with credit reporting agencies, and any other reasonable costs incurred in remedying the damage.
- 6.4.5** If either party is held in contempt of court for failure to pay a debt assigned to them under this provision, the party held in contempt shall pay the other party's

reasonable attorney fees and costs incurred in bringing or defending the contempt action.

ARTICLE 7 - ALIMONY

- 7.1** Each party is capable of supporting him or herself without contribution from the other. Therefore, neither party shall be awarded any amounts as or for alimony or spousal support, and each party hereby waives any and all claims for such, now and forever.

ARTICLE 8 - MEDICAL INSURANCE

- 8.1** Each party is responsible to provide his or her own health/medical/dental insurance upon the entry of the Decree of Divorce.

ARTICLE 9 - LOAN

- 9.1** As part of the division of the marital estate, Jacqueline shall loan Benjamin the sum of One Hundred Thirty-Two Thousand Dollars (\$132,000.00) (the "Loan").
- 9.2** The Loan shall be evidenced by a Promissory Note which is attached as Exhibit A to the parties' Stipulation and filed with the Court.
- 9.2.1** The Loan and corresponding Promissory Note shall contain, at a minimum, the following terms, which are incorporated herein:
- (a)** Principal Amount: \$132,000.00.
 - (b)** Interest Rate: Zero percent (0.00%) per annum.
 - (c)** Repayment Term: Sixty (60) consecutive monthly payments over a period of five (5) years.
 - (d)** Monthly Payment: \$2,200.00 per month.
 - (e)** Payment Due Date: The first payment shall be due on September 1, 2026,

with subsequent payments due on the same day of each month thereafter until paid in full.

- (f)** Prepayment: Benjamin may prepay all or any portion of the outstanding principal at any time without penalty.
- (g)** Security: As security for repayment of the Loan, Benjamin shall execute all documents reasonably necessary to grant Jacqueline a security interest in the Rental Property. Jacqueline shall be entitled to record or perfect such security interest as permitted by law.
- (h)** Default: A default shall occur if Benjamin fails to make any payment when due, fails to comply with any material obligation under the Promissory Note or related security documents, files for bankruptcy protection, becomes insolvent, transfers or encumbers the collateral without Jacqueline's prior written consent, or otherwise materially impairs Jacqueline's security interest.
- (i)** Notice and Opportunity to Cure: Except for bankruptcy-related defaults, Jacqueline shall provide written notice of default. Benjamin shall have fifteen (15) calendar days from receipt of such notice to cure the default. If the default is not cured within the applicable cure period, Jacqueline may exercise all remedies available under the Decree of Divorce, Promissory Note, and applicable law.
- (j)** Acceleration: Upon an uncured default, the entire unpaid principal balance shall immediately become due and payable at Jacqueline's election

without further notice.

- (k) Attorney Fees and Costs: In any action or proceeding to enforce the Promissory Note or any related security agreement, the prevailing party shall be entitled to recover reasonable attorney fees, court costs, and collection expenses.
- (l) Survival of Decree: The obligations set forth in the Promissory Note are contractual in nature, are not intended as support, and shall survive entry of the Decree of Divorce. The Court shall retain jurisdiction to enforce this provision and the incorporated Promissory Note.

ARTICLE 10 - MISCELLANEOUS

10.1 ATTORNEY FEES.

10.1.1 Except as otherwise expressly provided herein, each party shall be solely responsible for his or her own attorney fees, costs, and litigation expenses incurred in connection with this divorce action through the date of entry of the Decree of Divorce. Each party waives any claim against the other for attorney fees, costs, or litigation expenses incurred prior to entry of the Decree.

10.1.2 This provision applies only to fees and costs incurred through entry of the Decree and shall not limit, waive, or otherwise affect either party's right to seek attorney fees, costs, or other relief in any future action or proceeding, including but not limited to enforcement, contempt, collection, modification, or interpretation of the Decree, this agreement, or any agreement incorporated therein, to the extent permitted by law or contract.

- 10.2 COMPLETE OWNERSHIP OF PROPERTY AWARDED.** All property and money received or retained by either party pursuant to this Decree of Divorce is deemed the separate property of such party, free and clear of any right, interest or claim of the other party, including the right to inherit or be named as a beneficiary, and each party shall hereafter use and enjoy, independently of any claim or right of the other party, all items of real or personal property awarded to them.
- 10.3 COOPERATION.** Each party shall execute and deliver to the other party all such documents as may be reasonably necessary or required to implement the provisions of this Decree of Divorce.
- 10.4 WAIVER.** No waiver of any of the provisions herein, or any waiver of breach or default shall be deemed or shall constitute a waiver of any other provision hereof or be deemed a waiver of any subsequent breach or default, nor shall such waiver constitute a continuing waiver.
- 10.5 NON-DISPARAGEMENT.** The parties shall not make, publish, or communicate any disparaging or defamatory statements about the other party, whether directly or indirectly, to the parties' family members, friends, employers, co-workers, etc. This prohibition applies to written, verbal, electronic, and social media communications. Each party shall also refrain from encouraging or permitting others to make such statements on their behalf. This provision is intended to preserve mutual respect and protect the parties' reputations and family relationships.
- 10.6 PHYSICAL PRESENCE.** Both parties are mutually restrained from going into one another's residences unless personally invited by the other party by express, written

consent.

10.7 MODIFICATION. No modification or waiver of any of the terms herein shall be valid, unless in writing and signed by both parties and/or ordered by the Court.

10.8 CHOICE OF LAW. This Decree of Divorce and all rights and obligations of the parties hereunder are construed according to the laws of the State of Utah.

10.9 SEVERABILITY. If any term, paragraph, or provision herein is held invalid or unenforceable for any reason, the remainder of this Decree of Divorce shall continue in full force and effect.

The Court's Electronic Signature Will Appear on the First Page of This Document

APPROVED AS TO FORM:

/s/ Benjamin F. Bush

Benjamin F. Bush

Respondent pro se

DATED: August 17, 2026

(Electronically signed by David L. Hanks

with digitally signed copy on file)

CERTIFICATE OF DELIVERY

I hereby certify that on the 17th day of August 2026, I caused a true and correct copy of the foregoing to be served to the following:

Benjamin F. Bush

Respondent pro se

Email: bushben@gmail.com

☐ Court's Electronic Filing System

☐ U.S. Mail

☐ Hand Delivery

☒ Email

/s/ Tauni Cancilla