



MARK R. NELSON (13562)

mark.r.nelson@dentons.com

TRE N. HARRIS (18405)

tre.harris@dentons.com

DENTONS DURHAM JONES PINEGAR, P.C.

1557 West Innovation Way, Ste 400

Lehi, Utah 84043

Telephone (801) 375-6600

Facsimile (801) 375-3865

Attorneys for Petitioner

**IN THE FOURTH JUDICIAL DISTRICT COURT
UTAH COUNTY, STATE OF UTAH**

In the Matter of the Marriage of:

DECREE OF DIVORCE

CAMIE COOK,

Petitioner,

Case No. 254403429

and

Judge Tony F. Graf Jr.

RYAN COOK,

Commissioner Marla Snow

Respondent.

This matter comes before the Court on Petitioner Camie Cook's ("Petitioner") Motion for Summary Judgment, filed July 1, 2026, pursuant to Rule 56 of the Utah Rules of Civil Procedure. Respondent Ryan Cook ("Respondent") was personally served with the Petition for Divorce and Summons but failed to file an answer or other responsive pleading. A Certificate of Default was entered against Respondent on February 17, 2026 (DN 15). On July 1, 2026, Respondent was personally served, and acknowledged receipt, of the Motion for Summary Judgment. Pursuant to URCP 7(d), Respondent had 14 days to respond, and he failed to file any

response to the Motion for Summary Judgment. The Court entered an Order Granting Petitioner's Motion for Summary Judgment and Findings of Fact and Conclusions of Law. Based on the Findings of Fact and Conclusions of Law entered herein,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

The marriage contract heretofore existing between Petitioner Camie Cook and Respondent Ryan Cook is dissolved. The divorce and all related financial issues are now absolute and final immediately upon the signature of the Court and the filing by the Clerk of this Decree of Divorce.

1. **Failure to Participate.** The Court finds that Respondent's failure to participate is willful, not the product of excusable neglect, as the record demonstrates Respondent was aware of and actively communicated during these proceedings while choosing not to respond.

2. **Failure to Disclose.** Since the parties' separation, and subsequent filing of the Petition for Divorce, Respondent has failed to provide Petitioner with any financial declaration, income verification, pay stubs, tax returns, or other financial documentation as required pursuant to URCP 26.1. Based on Respondent's failure to produce the required income verification, the court finds the parties' joint 2023 tax return to be the most reliable income verification for determining child support and alimony. Petitioner has cooperated fully with the Court and has filed her financial declaration along with all available financial documentation.

3. **Financial Coercion.** Respondent engaged in financial coercion, including diverting \$250,000 in HELOC funds, incurring over \$500,000 in debt without Petitioner's knowledge, and causing the children's savings accounts to be garnished. He has refused to communicate since the separation and failed to participate in this proceeding.

4. **Residency.** Petitioner is a bona fide resident of Utah County, State of Utah, and has been for more than three months immediately prior to the filing of this action.

5. **Marriage Statistics.** The parties were married on February 3, 2001, in American Fork, Utah County, Utah. The parties separated on or about July 1, 2025. The Petition for Divorce was filed on December 9, 2025.

6. **Grounds.** Irreconcilable differences have arisen between the parties, making the continuation of the marriage impossible. Specifically, the undisputed record demonstrates that Respondent engaged in a pattern of financial misconduct, including exercising exclusive control over family finances, removing Petitioner from joint accounts, withdrawing the full HELOC balance of approximately \$250,000 from the marital residence without Petitioner's knowledge or consent, failing to pay federal and state income taxes, failing to pay insurance premiums, and refusing to participate in these proceedings. Respondent's failure to answer or otherwise defend this action constitutes additional grounds for the divorce.

7. **Minor Children.** There are three (3) minor children born as issue of the marriage:

Minor Child's Initials	Date of Birth
T.C.	November 24, 2008
S.C.	January 26, 2012
L.C.	January 30, 2015

8. The children have resided in Utah for at least six consecutive months immediately prior to the commencement of this proceeding, and Utah is the home state of the children. Utah has jurisdiction over the custody and parent-time issues in this case.

9. **Custody.** Based on the undisputed record and the best interest factors set forth in Utah Code § 81-9-204, including Respondent's demonstrated pattern of instability, financial misconduct, failure to maintain stable housing (the marital residence is in foreclosure and mid-

remodel), and complete failure to participate in these proceedings, the Court finds that it is in the best interest of the minor children that Petitioner be awarded sole legal custody and sole physical custody of the three minor children.

10. Parent-Time. Respondent's parent-time shall be as set forth in Utah Code § 81-9-302 (minimum parent-time schedule), unless the parties otherwise agree in writing. Respondent's contact with the children is sporadic, typically consisting of brief visits lasting one to two hours, once per week, initiated by Respondent and arranged directly with the children. Respondent does not have an independent residence and currently reside with his mother.

11. Child Support. Child support shall be calculated in accordance with Utah Code § 81-6-107 *et seq.* using the sole physical custody worksheet. Petitioner is employed as a teacher's aide during the school year at Alpine School District, earning approximately \$15.61 to \$16.62 per hour for 18 hours per week, and as a receptionist at Canyon Chiropractic, earning approximately \$19.00 to \$19.50 per hour for approximately 12 hours per week. Petitioner's gross monthly income is approximately \$1,856 per month. Respondent's income is imputed at approximately \$30,511 per month based on his 2023 net business income of \$366,130 as reported on the parties' 2023 joint federal income tax return (Schedule C). Based on these incomes, Respondent's child support obligation is approximately \$4,386 per month. Child support shall be payable one-half on the 5th day of each month and one-half on the 20th day of each month. Unless the Court orders otherwise, child support for each child shall terminate when the child becomes 18 years of age or has graduated from high school during the child's normal and expected year of graduation, whichever occurs later.

12. Income Verification: Respondent shall produce complete income verification, including tax returns, pay stubs, W-2s, 1099s, K-1s, business financial statements, and bank records, no later than September 2, 2026. In the event Respondent fails to comply, the Court imputes income to Respondent based on the parties' 2023 joint federal tax return, which reported net business income of \$366,130 (or \$30,511 per month).

13. Medical Expenses. Medical expenses for the minor children shall be paid in accordance with Utah Code § 81-6-208. Each parent shall share equally all reasonable and necessary uninsured medical, dental, and mental health expenses incurred for the children.

14. Alimony. Based on the factors set forth in Utah Code § 81-4-504(1), the Court finds that Petitioner has a demonstrated monthly need of approximately \$11,270, that Petitioner's net monthly income is approximately \$1,485, and that after receiving child support of approximately \$4,386 per month, Petitioner's remaining unmet need is approximately \$5,399 per month. The Court further finds that Respondent has the ability to pay alimony given his imputed income of \$30,511 per month. The marriage lasted approximately 25 years (from February 3, 2001, to the filing of the Petition on December 9, 2025). Respondent shall pay Petitioner alimony of \$5,399 per month for the length of the marriage (25 years) unless sooner terminated by the receiving party's remarriage, cohabitation, or the death of either party, or as otherwise provided by law.

15. Real Property. The parties own a marital residence located at 431 W. 1360 N., American Fork, Utah 84003. The property is encumbered by a first mortgage with an approximate balance of \$309,299 and a home equity line of credit (HELOC) with an approximate balance of \$250,000. A Notice of Intent to Foreclose was issued on January 22, 2026. The home is mid-remodel and not fully habitable. The Court finds as follows:

a. The marital residence shall be listed for sale. The net proceeds from the sale shall be applied first to the first mortgage, then to the HELOC, and then any remaining proceeds shall be awarded to Petitioner.

b. Respondent shall be solely responsible for the HELOC balance of approximately \$250,000 after application of the home sale proceeds and any deficiency resulting from the sale of the property.

c. Respondent shall indemnify, defend, and hold harmless Petitioner and Sandra Whitlock (co-titleholder) from any and all liability related to the HELOC and any deficiency on the property.

16. **Business Interests.** Respondent operated RLC Contracted Sales, a sole proprietorship formed in 2022 and 100% owned by Respondent. The 2023 joint federal income tax return reported gross receipts of \$412,780 and net business income (Schedule C) of \$366,130. Respondent represented to Petitioner that the business was sold for \$1,875,000 but has provided no documentation of the sale. The Court draws a negative inference against Respondent regarding the claimed sale price and terms, given his failure to provide documentation and his default in these proceedings. Any proceeds from the sale of RLC Contracted Sales shall be equitably divided as set forth in the Decree of Divorce.

17. **Sale of Business and Division of Proceeds.** Respondent shall immediately disclose and turnover of all proceeds from the sale of RLC Contracted Sales and Petitioner is awarded 50% of all gross sale proceeds. Respondent is solely responsible for all debts and taxes associated with the sale and shall hold Petitioner harmless for those debts and taxes. Respondent shall provide all closing documents, contracts, and financial records related no later than August

17, 2026, and any proceeds shall be held in trust or deposited with the Court pending equitable distribution. If RLC Contracted Sales has not been sold, it shall be placed for sale immediately and all proceeds shall be split equally between the parties within 3 days of the sale._

18. **Personal Property**. The Court finds the following division of personal property is equitable:

- a. Petitioner is awarded the Toyota Tundra, free and clear of any claim by Respondent.
- b. Respondent is awarded the Hyundai Elantra, free and clear of any claim by Petitioner.
- c. Each party shall retain all personal property presently in their possession, free and clear of any claim by the other party.

19. **Debts**. on the undisputed evidence that Respondent exercised exclusive control over family finances, unilaterally incurred the majority of these debts, and removed Petitioner from joint accounts, the Court finds it equitable that Respondent shall be solely responsible for the following debts, and shall indemnify, defend, and hold Petitioner harmless from any and all liability thereon:

Debt Description	Approximate Amount
America First Credit Union HELOC	~\$250,000
IRS 2023 federal tax liability	~\$147,217
Capital One credit card	~\$30,000
Deseret First Credit Union (repossessed vehicle)	~\$21,460
Aadvantage Aviator Mastercard	~\$15,600
America First Credit Union line of credit	~\$12,000
Discover credit card	~\$12,000
Golf cart loan (repossessed)	~\$9,000
Utah State Tax Commission 2023 state tax debt	~\$7,682.42
IHC medical expenses	~\$6,803
Counseling/therapy bills	~\$4,860
Progressive auto insurance	~\$1,117.66
Prescriptions	~\$1,117.86
White Smiles Family Dentistry	~\$900

20. Tax Liability and Innocent Spouse Relief. Respondent filed the parties' 2023 joint federal and state income tax returns. Respondent failed to pay the resulting tax liabilities of approximately \$147,217 in federal taxes and approximately \$7,682.42 in state taxes. Respondent shall be solely responsible for all 2023 federal and state tax liabilities, including any penalties and interest. Respondent shall fully cooperate with Petitioner's request for Innocent Spouse Relief under 26 U.S.C. § 6015, including signing any and all documents necessary to support Petitioner's claim. Respondent shall indemnify, defend, and hold Petitioner harmless from any and all tax-related collection actions, liens, penalties, or interest arising from the 2023 joint tax returns. Respondent is also responsible for any and all 2024-2025 taxes, penalties, etc

21. Attorney's Fees. Based on the substantial income disparity between the parties (Petitioner earning approximately \$1,856 per month and Respondent's imputed income of approximately \$30,511 per month), the Court finds that Petitioner is entitled to an award of her reasonable attorney's fees and costs incurred in this action. The specific amount of fees and costs shall be determined upon submission of a verified fee affidavit by Petitioner's counsel.

22. Full Disclosure. The Court notes that Respondent failed to provide any financial disclosures in this matter despite being personally served and having a duty to do so. Petitioner has provided a full and accurate disclosure of her income, assets, and liabilities through her Declaration and Financial Declaration filed in support of the Motion for Summary Judgment. All findings regarding Respondent's financial circumstances are based on the best available evidence, including the parties' 2023 joint tax return and Petitioner's sworn testimony.

23. Deeds, Titles, and Other Documents. Both parties shall sign whatever documents are necessary to transfer title, quit claim deeds, or any other documents that are outlined in this Decree of Divorce and are necessary to implement this Decree of Divorce.

[COURT SIGNATURE AND DATE AT TOP OF FIRST PAGE.]

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on August 21, 2026, she caused a true and correct copy of the foregoing documents to be served on the following via regular mail and email:

Ryan Cook
697 E 990 S
Pleasant Grove, UT 84062
rcktslc@gmail.com

/s/ Tasia Ottesen