

Rachelle M Ferrin

Name

2455 Oak Haven Dr

Address

Spanish Fork, Utah 84660

City, State, Zip

801-310-3967

Phone

rachelleferrin@icloud.com

Email

FOURTH Judicial District UTAH County

Court Address 775 WEST CENTER, SPANISH FORK, UT, 84660

In the Matter of (select one)

☒ the Marriage of (for a divorce with
or without children, annulment,
separate maintenance, or
temporary separation case)

Rachelle M Ferrin

(name of Petitioner)

and

Richard Terry Ferrin

(name of Respondent)

Other parties (if any)

Divorce Decree

264300124

Case Number

Eldridge

Judge

Hardy

Commissioner (domestic cases)

The court decrees:

Divorce

1. Rachelle M Ferrin is granted a divorce. Rachelle M Ferrin testified at a hearing on grounds and jurisdiction for divorce. The divorce will become final upon entry of the divorce decree.

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

2. **Rachelle M Ferrin and Richard Terry Ferrin** 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, **Rachelle M Ferrin** 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: **Jeep**
 Model: **Compass Lat**
 VIN: **3C4NJDFN1RT107488**
 Owner (before divorce): **Rachelle Ferrin**
 Current value: **\$21,000.00**
 Amounts Estimated: **no**
 Ownership After Divorce: **Rachelle M Ferrin**

i.

Lender: **Chrysler Capital**
 Address: **5201 Rufe snow Dr Ste 400 North Richland Hills , TX 76180**
 Date Acquired: **N/A**
 Amount Owed: **\$21,000.00**
 Amounts Estimated: **no**
 Monthly Payment: **\$618.78**
 The debt will be paid as follows: **Rachelle M Ferrin will pay the entire debt.**
Rachelle M Ferrin will provide a copy of the divorce decree to the lender.

Debts

5. Each party will be ordered to assume and pay debts as follows. The party assuming the debt must put the debt in their name and pay it. If they can't put the debt in their name, they must still pay it. If a party pays a debt they are not responsible for, they can recover that amount from the responsible party.

Credit Card Debt

a.

Account Number: **7315**Institution Name: **Visa**Address: **PO Box 98873 Las Vegas, NV 89193**Amount owed on debt (in US Dollars): **\$3,579.28**Minimum Monthly Payment (in US Dollars): **\$200.00**Owner: **Rachelle Clayson**The debt will be paid as follows: **Rachelle M Ferrin will pay the entire debt.****Rachelle M Ferrin will provide a copy of the divorce decree to the lender.****Other Debt**

a.

Account Number: **6084**Institution Name: **Credit One Bank**Address: **PO Box 99873 Las Vegas, NV 89193**Amount owed on debt (in US Dollars): **\$1,588.07**Minimum Monthly Payment (in US Dollars): **\$60.00**Owner: **Rachelle Clayson**The debt will be paid as follows: **Rachelle M Ferrin will pay the entire debt.****Rachelle M Ferrin will provide a copy of the divorce decree to the lender.**

b.

Account Number: **5395**Institution Name: **Wells Fargo Bank**Address: **251 E 1000th N Spanish Fork, UT 84660**Amount owed on debt (in US Dollars): **\$7,510.35**Minimum Monthly Payment (in US Dollars): **\$300.00**Owner: **Rachelle M Ferrin**The debt will be paid as follows: **Rachelle M Ferrin will pay the entire debt.****Rachelle M Ferrin will provide a copy of the divorce decree to the lender.****Real property**

6. The parties do not have any real property that is marital property. The parties do not need a court order about real property.

Alimony**Rachelle M Ferrin's Financial Need**

7. **Rachelle M Ferrin's** net income (after taxes) is **\$2,000.00** per month. This amount is based on these sources of income:

Monthly Current Income

Work (Including self employment, wages, salaries, commissions, bonuses, tips and overtime)	\$ 0	_____
Rental income	\$ 0	_____
Business income	\$ 0	_____
Interest	\$ 0	_____
Dividends	\$ 0	_____
Retirement income (including pensions, 401(k), IRA, etc.)	\$ 0	_____
Worker's Compensation	\$ 0	_____
Social Security Disability (SSDI)	\$ 0	_____
Supplemental Security Income (SSI)	\$ 0	_____
Social Security (Other than SSDI or SSI)	\$ 0	_____
Private Disability Insurance	\$ 0	_____
Unemployment benefits	\$ 0	_____
Education benefits (Including grants, loans, cash scholarships, etc.)	\$ 0	_____
Veteran's Benefits	\$ 0	_____
Alimony (from a prior marriage)	\$ 0	_____
Child Support (from a prior order)	\$ 0	_____
Payments from civil litigation	\$ 0	_____
Victim restitution	\$ 0	_____
Utah Cash Assistance	\$ 0	_____
Family Employment Program (FEP), etc.		
Federal Cash Assistance		

	\$ 0
Temporary Assistance for Needy Families (TANF), etc.	
Financial support from household members	\$ 2000
Financial support from non-household members	\$ 0
Trust income	\$ 0
Annuity income	\$ 0
	\$ 0
	\$ 0
Total Gross Monthly Income	\$ 2000

Monthly Tax Deductions

Type of Deductions	Amount
Federal Income Tax	\$ 0
State Income Tax	\$ 0
Municipal Income Tax	\$ 0
FICA	\$ 0
Medicare	\$ 0
Total Monthly Tax Deductions	\$ 0

8. **Rachelle M Ferrin's** ability to earn is limited for the following reasons:

a. other reasons **Full time care giver of parents**

9. **Rachelle M Ferrin** has taken these reasonable efforts to improve their employment situation:

b. **Full time caregiver of parents**

10. **Rachelle M Ferrin** faces these reasonable barriers to improving their employment situation:

c. Full time caregiver of parents

11. **Rachelle M Ferrin's** current reasonable monthly expenses are as follows:

Rent or Mortgage	\$ 0
Real estate taxes (if not included in mortgage)	\$ 0
Real estate insurance (if not included in mortgage)	\$ 0
Real estate maintenance	\$ 0
Food and household supplies	\$ 400
Clothing	\$ 200
Automobile payments	\$ 618.78
Automobile insurance	\$ 215
Automobile fuel	\$ 180
Automobile maintenance	\$ 50
Other transportation costs (public transportation, parking, etc.)	\$ 0
Utilities (such as electricity, gas, water, sewer, garbage)	\$ 0
Telephone	\$ 90
Paid television, cable, satellite	\$ 50
Internet	\$ 0
Credit card payments	\$ 500
Loans and other debt payments	\$ 100
Alimony from previous marriages	\$ 0
Child support	\$ 0
Child care	\$ 0
Extracurricular activities for children	\$ 0
Education (children)	\$ 0

Education (self)	\$ 0	
Health care insurance	\$ 0	
Health care expenses	\$ 0	
(excluding insurance listed above)		
Other insurance	\$ 0	
Entertainment	\$ 50	
Laundry and dry cleaning	\$ 0	
Donations	\$ 200	
Gifts	\$ 0	
Union and other Dues	\$ 0	
Garnishment or income withholding order	\$ 0	
Retirement deposits	\$ 0	
(including pensions, 401(k), IRA, etc.)		
Other	\$ 0	
Other	\$ 0	
Total current monthly expenses		\$2653.78

12. **Rachelle M Ferrin's** marital monthly expenses (expended during the marriage) are as follows:

Rent or Mortgage	\$ 2000
Real estate taxes (if not included in mortgage)	\$ 0
Real estate insurance (if not included in mortgage)	\$ 0
Real estate maintenance	\$ 0
Food and household supplies	\$ 400
Clothing	\$ 200
Automobile payments	\$ 618.78

Automobile insurance\$ 200
 Automobile fuel\$ 180
 Automobile maintenance\$ 400
 Other transportation costs\$ 0
 (public transportation,
 parking, etc.)
 Utilities (such as electricity,\$ 0
 gas, water, sewer, garbage)
 Telephone\$ 90
 Paid television, cable,\$ 50
 satellite
 Internet\$ 0
 Credit card payments\$ 500
 Loans and other debt\$ 0
 payments
 Alimony from previous\$ 0
 marriages
 Child support\$ 0
 Child care\$ 0
 Extracurricular activities for\$ 0
 children
 Education (children)\$ 0
 Education (self)\$ 0
 Health care insurance\$ 0
 Health care expenses\$ 600
 (excluding insurance listed
 above)
 Other \$ 0
 insurance
 Entertainment\$ 0
 Laundry and dry cleaning\$ 0
 Donations\$ 200
 Gifts\$ 0
 Union and other Dues\$ 0

Garnishment or income withholding order	\$ 0	
Retirement deposits (including pensions, 401(k), IRA, etc.)	\$ 0	
Other	\$ 0	
Other	\$ 0	
Total marital monthly expenses		\$5438.78

13. The difference between **Rachelle M Ferrin's** monthly net income (including child support) and monthly expenses is **\$653.78** based on **current** expenses. This is **Rachelle M Ferrin's** monthly financial need.

Richard Terry Ferrin's Ability To Pay

14. **Richard Terry Ferrin's** net income (after taxes) is **\$7,000.00** per month. This amount is based on these sources of income.

Work (Including self employment, wages, salaries, commissions, bonuses, tips and overtime)	\$ 0
Rental income	\$ 0
Business income	\$ 0
Interest	\$ 0
Dividends	\$ 0
Retirement income (including pensions, 401(k), IRA, etc.)	\$ 0
Worker's Compensation	\$ 0
Social Security Disability (SSDI)	\$ 0
Supplemental Security Income (SSI)	\$ 0
Social Security (Other than SSDI or SSI)	\$ 0
Private Disability Insurance	\$ 0

Unemployment benefits	\$ 0
Education benefits (Including grants, loans, cash scholarships, etc.)	\$ 0
Veteran's Benefits	\$ 0
Alimony (from a prior marriage)	\$ 0
Child Support (from a prior order)	\$ 0
Payments from civil litigation	\$ 0
Victim restitution	\$ 0
Utah Cash Assistance	\$ 0
Federal Cash Assistance	\$ 0
Financial support from household members	\$ 0
Financial support from non- household members	\$ 0
Trust income	\$ 0
Annuity income	\$ 0
	\$ 7000
	\$ 0

Total Gross Monthly Income	\$ 7000
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Monthly Tax Deductions

Type of Deductions	Amount
Federal Income Tax	\$ 0
State Income Tax	\$ 0
Municipal Income Tax	\$ 0
FICA	\$ 0
Medicare	\$ 0

Total Monthly Tax Deductions

\$ 0

15. Richard Terry Ferrin's current reasonable monthly expenses are as follows:

Rent or Mortgage\$ 0

Real estate taxes (if not\$ 0
included in mortgage)

Real estate insurance (if not\$ 0
included in mortgage)

Real estate maintenance\$ 0

Food and household\$ 0
supplies

Clothing\$ 0

Automobile payments\$ 0

Automobile insurance\$ 0

Automobile fuel\$ 0

Automobile maintenance\$ 0

Other transportation costs\$ 0
(public transportation,
parking, etc.)

Utilities (such as electricity,\$ 0
gas, water, sewer, garbage)

Telephone\$ 0

Paid television, cable,\$ 0
satellite

Internet\$ 0

Credit card payments\$ 0

Loans and other debt\$ 0
payments

Alimony from previous\$ 0
marriages

Child support\$ 0

Child care\$ 0

Extracurricular activities for\$ 0
children

Education (children)\$ 0

Education (self)	\$ 0	
Health care insurance	\$ 0	
Health care expenses	\$ 0	
(excluding insurance listed above)		
Other insurance	\$ 0	
Entertainment	\$ 0	
Laundry and dry cleaning	\$ 0	
Donations	\$ 0	
Gifts	\$ 0	
Union and other Dues	\$ 0	
Garnishment or income withholding order	\$ 0	
Retirement deposits	\$ 0	
(including pensions, 401(k), IRA, etc.)		
Other	\$ 0	
Other	\$ 0	
Total marital monthly expenses		\$ 0

16. The difference between **Richard Terry Ferrin's** monthly net income and monthly expenses (including child support) is **\$7,000.00**. This is **Richard Terry Ferrin's** ability to pay alimony each month.

17. **Richard Terry Ferrin** and **Rachelle M Ferrin** have been married for **12** years and **6** months.

18. The value of real property during the marriage is **\$0.00**

19. The value of personal property during the marriage is **\$21,000.00**.

Alimony Payment

20. **Richard Terry Ferrin** will pay **Rachelle M Ferrin** **\$2,000.00** in alimony each month.

21. These are the reasons for this amount: **He was giving me this amount in the marriage**

22. Alimony will start the month immediately following entry of the divorce decree.

23. The payment schedule will be:

- one half by the 5th day of each month, and
- the other half by the 20th day of each month.

24. Alimony not paid by the 5th day of the month is past due on the 6th day of the month. Alimony not paid by the 20th day of the month is past due on the 21st day of the month. If the Office of Recovery Services is used to collect child support then ORS may also collect alimony and their payment schedule will be followed.

25. **Richard Terry Ferrin's** alimony obligation will end the earliest of the following:

- 12 years and 6 months.
- If **Rachelle M Ferrin** remarries.

Retirement money

26. The parties do not need a court order about retirement money.

Duty to sign documents

27. 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.

Date 9/4/2026 Signature [Signature]
 Date 10:26 am Judge Eldridge

Date _____ Signature _____
 Commissioner _____



246300124

Approved as to Form.

Other Party

Signature ►

Other Party Name Richard Terry Ferrin

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: **Richard Terry Ferrin**

Method of service: **Postal Mail**

Address: **15 Schneider Road Cody, Wyoming 82414**

Date of Service: **Sep 11, 2026**

Signature

08/28/2026

Date

► *Rachelle Ferrin*

Printed
Name

Rachelle Ferrin