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

ANN MARIE CHRISTENSEN,

Petitioner,

vs.

MOURN CHRISTENSEN,

Respondent.

DECREE OF DIVORCE

Civil No. 264402159

Judge Anthony Howell

The above-captioned matter has come before the court for disposition based on the parties' Stipulation and Settlement Agreement, filed with the Court on August 17, 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, ORDERS, ADJUDGES and DECREES:

1. **DECREE OF DIVORCE:** The Petitioner is hereby granted a Decree of Divorce, final upon entry, severing the bonds of matrimony heretofore existing between the parties, upon the grounds of irreconcilable differences.

2. **REAL PROPERTY:** During the marriage, the parties acquired real property commonly known as 4443 N Butterfly Ln, Eagle Mountain, Utah 84005 (the "Marital

Residence”), titled in the names of both parties. The Marital Residence shall be listed for sale as soon as reasonably practicable. From the proceeds of sale, the parties shall first pay all customary costs of sale and shall pay off and close the mortgage, home equity line of credit, and any outstanding HOA obligations encumbering the Marital Residence. The remaining net proceeds shall be paid to and retained solely by Petitioner, free and clear of any claim by Respondent, in recognition of Petitioner's separate property contribution of \$91,700.00 toward the down payment and closing costs on the Marital Residence and as part of the global resolution set forth in the parties’ Stipulation and Settlement Agreement. Petitioner shall be solely responsible for the mortgage, HOA fees, home equity line of credit payments, and all other housing-related and household expenses associated with the Marital Residence until the closing of the sale. The parties shall cooperate in good faith to list, market, and sell the Marital Residence, and each party shall execute any documents reasonably necessary to complete the sale.

3. **VEHICLES:**

A. Petitioner is hereby awarded sole ownership, possession, and title to the 2009 Toyota Highlander, free and clear of any claim by Respondent. Respondent shall execute any and all documentation reasonably necessary to transfer full title of the Highlander to Petitioner.

B. Respondent is hereby awarded sole ownership, possession, and title to the 2011 Ford F-150, free and clear of any claim by Petitioner. Petitioner shall execute any and all documentation reasonably necessary to transfer full title of the F-150 to Respondent.

4. **PERSONAL PROPERTY:** The parties' personal property, including furniture, electronics, and household goods, has already been divided to their mutual satisfaction. Each party is awarded the personal property currently in his or her possession or control, free and clear of any claim by the other party.

5. **FINANCIAL ACCOUNTS:** The parties held joint accounts at Mountain America Credit Union, consisting of a checking account, a student savings account, and a money market account. These accounts have been divided equally between the parties, with each party having received his or her respective 50% share. No further division of these accounts is required. The parties' joint Mountain America Credit Union credit card accounts, currently maintained at a zero balance, shall be closed. Each party is awarded any financial accounts held solely in his or her own name.

6. **BUSINESS INTERESTS:** Respondent holds a 50% ownership interest in Valley View HVAC and Construction Services, acquired or operated during the marriage. Respondent is hereby awarded his interest in Valley View HVAC and Construction Services free and clear of any claim by Petitioner, consistent with the parties' Stipulation and Settlement Agreement.

7. **RETIREMENT ACCOUNTS:** Each party is hereby awarded the retirement accounts held in his or her own name, free and clear of any claim by the other party. Petitioner's accounts include a 401(k), a 403(b), a pension, and a Health Savings Account held through T. Rowe Price. Respondent is awarded any retirement accounts held in his name through his employer.

8. **DEBTS AND OBLIGATIONS:** The parties' debts and obligations are divided as follows:

A. Respondent opened and has maintained at least one individual credit card account solely in his own name during the marriage. Petitioner is not a signatory or authorized user on this account. Notwithstanding that this account was opened during the marriage, it shall be treated as Respondent's sole and separate debt. Respondent shall assume, pay, and hold Petitioner harmless and indemnify her from any balance owed on this account, whether currently known or later discovered.

B. Respondent shall assume, pay, and hold Petitioner harmless from any and all debts and obligations he has incurred since the parties' separation on April 13, 2026.

C. Petitioner shall assume, pay, and hold Respondent harmless from any and all debts and obligations she has incurred since the parties' separation on April 13, 2026.

D. Each party shall hereafter be solely responsible for all debts incurred by him or her individually. Neither party shall hereafter incur any debts, obligations, or liabilities on the other party's credit or do anything for which the other party may be legally liable.

9. **TAXES:** The parties filed joint federal and state income tax returns for tax years 2017 through 2025. The parties owed, and have already paid, additional tax due for the 2025 tax year, and do not anticipate a tax refund for 2025 or any prior year. For any tax year after 2025, each party shall be solely responsible for his or her own tax liability and entitled to his or her own refund, if any. In the event the Internal Revenue Service or the Utah State Tax Commission later adjusts, audits, or assesses additional tax liability arising from the parties' 2025 joint return, any additional liability attributable to Respondent's business income from Valley View HVAC and Construction Services or any other income source not disclosed to or shared with Petitioner shall be the sole responsibility of Respondent, and Respondent shall hold Petitioner harmless and

indemnify her from any such liability. Any additional liability attributable to Petitioner's own income or deductions shall be her sole responsibility.

10. INSURANCE:

A. The parties' homeowner's insurance on the Marital Residence shall remain in place until the closing of the sale and shall be paid by Petitioner consistent with Section 2 above.

B. Respondent shall obtain separate automobile insurance coverage as soon as reasonably practicable. Alternatively, Respondent may elect to remain on the parties' current bundled policy until the closing of the sale of the Marital Residence, in which case Respondent shall pay Petitioner his proportionate share of the monthly premium. Following the closing of the sale, each party shall be solely responsible for his or her own automobile insurance coverage.

11. HEALTH INSURANCE AND MEDICAL EXPENSES: Petitioner shall maintain existing health insurance coverage for Respondent through entry of this Decree of Divorce. Upon entry of this Decree, Petitioner is permitted to remove Respondent from her health insurance coverage, and thereafter each party shall be solely responsible for obtaining his or her own health insurance coverage. Any medical expenses incurred by either party shall be the sole responsibility of the party who received the medical services.

12. ALIMONY: The parties acknowledge the disparity in their respective incomes. Each party is capable of supporting himself or herself without contribution from the other. The award to Petitioner of 100% of the net proceeds from the sale of the Marital Residence serves in part as a substitute for any alimony claim Petitioner might otherwise assert, consistent with the

parties' Stipulation and Settlement Agreement. Accordingly, neither party is awarded any amount as or for spousal support or alimony, now or forever.

13. **ATTORNEY FEES:** Each party shall pay his or her own attorney fees and court costs.

14. **FINAL DOCUMENTS:** Each party shall execute and deliver to the other party, without cost, any documents necessary to implement the provisions of this Decree.

APPROVED-AS-TO-FORM:

/s/ Mourn Christensen
Mourn Christensen
Respondent

In accordance with Utah R. Civ. P. 10(e) and Utah State District Courts Efiling Standard No. 4, this Order does not bear the handwritten signature of the Court, but instead displays an electronic signature at the top of the first page of this Order.

NOTICE PURSUANT TO RULE 7 (j)(4) OF THE UTAH RULES OF CIVIL PROCEDURE
TO THE RESPONDENT AND COUNSEL:

Notice is hereby given that pursuant to Rule 7(j)(4) of the Utah Rules of Civil Procedure, that the foregoing **Decree of Divorce** shall be the Order of the Court unless you file an objection in writing within seven (7) days from the date of service of this notice, being served upon Respondent, via email on the 28th day of August, 2026.

CERTIFICATE OF DELIVERY

I hereby certify that on the 28th day of August, 2026, I caused a true and correct copy of the foregoing to be served on the following via email:

Mourn Christensen

Respondent, *pro se*

[Email address]

/s/ Doyle S. Byers