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

In the Matter of the Marriage of:

ISABELLE KARMANN PAYNE,
Petitioner,

and

RYAN BAYLOR PAYNE,
Respondent.

DECREE OF DIVORCE

Civil: 264401676
Judge: Tony Graf, Jr.
Commissioner: Marla Snow

The Petitioner, ISABELLE KARMANN PAYNE, by and through counsel Elenia M. Cozean, and the Respondent, RYAN BAYLOR PAYNE, by and through counsel, Benjamin Brown, have entered into a written Stipulation resolving all outstanding divorce issues, which has been filed with the court. The Court has received and accepted the parties' Agreement, reviewed the file, and being otherwise duly advised, having previously signed and entered its Findings of Fact and Conclusions of Law:

IT IS HEREBY ORDERED:

The bonds of matrimony existing between Petitioner and Respondent are hereby dissolved. In addition, all other remaining issues in this matter, outlined below, are to become final and absolute upon entry by the court.

1. Child. The parties have the following child.

1. Name	2. Date of Birth
3. H.B.P.	4. November r 2024

PARENTING PLAN

2. 1Custody/Parent time. The parties are awarded joint physical custody of their minor child. Parent-time with the child shall be at reasonable times and places as the parties may agree.

If the parties cannot agree, the parties' reasonable rights of parent time shall be defined as follows:

	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Week 1	Father	Mother	Mother	Mother	Father	Father	Father
Week 2	Father	Mother	Mother	Mother	Mother	Mother	Mother

- a. Regular Parent Time.

i. The Father's alternating weekend shall extend Friday after school, or 9 a.m. if school is not in session, or 5 p.m. if Father is working until Monday morning with the exchange at school or 9 a.m. when school is not in session.

ii. The Father shall have a midweek overnight after school or 9 a.m. if school is not in session on Monday until Tuesday morning the exchange at school or 8 a.m. when school is not in session.

- b. Extended Summer Parent Time shall be according to the age-appropriate Utah code.

c. Until the child is enrolled in school, the parties shall exercise Holiday parent time as if the child is enrolled in the North Sanpete School District for the holiday schedule. The North Sanpete School District shall only be used to determine the holiday parent time, unless the parties agree otherwise.

3. Notification of Extended Time. Both parents shall provide notification of extended parent-time or vacation weeks, with the child by April 1 each year for first option parent and April 15 for second option parent. The Father shall have first choice of extended time in odd numbered years and the Mother shall have first choice of extended time in even numbered years. If notification is not provided timely the complying parent may have priority.

4. Holidays. Holiday parent time shall be as the parties agree. If they cannot agree it shall be as follows:

Even Years	Odd Years	Holiday and Time
Mother	Father	Martin Luther King Jr. Holiday after school on the Friday before holiday to Tuesday morning with the exchange at school
Father	Mother	President's Day after school on the Friday before holiday to Tuesday morning with the exchange at school
Mother	Father	Spring Break after school on the day school lets out to the day school resumes with the exchange at school
Father	Mother	Memorial Day after school on the Friday before holiday to Tuesday morning with the exchange at school
Father	Mother	Juneteenth National Freedom Day Holiday begins at 5:30 p.m. on the day before Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is not Father's Day; or 8 a.m. on Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is Father's Day. Holiday ends at 5:30 p.m. on the day following Juneteenth National Freedom Day.
Mother	Father	July 4th Holiday beings on July 3 rd at 5:30 p.m. until July 5 th at 8:30 p.m.
Father	Mother	July 24th Holiday beings on July 23 rd at 5:30 p.m. until July 25 th at 8:30 p.m.
Mother	Father	Labor Day after school on the Friday before holiday to Tuesday morning with the exchange at school

Mother	Father	Fall Break after school on the day school lets out to the day school resumes with the exchange at school
Father	Mother	Halloween after school to 9 p.m. or if school is not in session 3 p.m. to 8:30 p.m.
Father	Mother	Thanksgiving after school on the day school lets out to the day school resumes with the exchange at school
Mother	Father	First Half of Winter Break, including Christmas Eve and Christmas Day beginning after school the day school lets out until December 27 at 8:30 p.m.
Father	Mother	Second Half of Winter Break , beginning December 27 at 8:30 p.m. and ending the day school resumes with the exchange at school
Mother	Father	The day before or after child's birthday after school or 3:00 p.m. until 8:30 p.m.
Father	Mother	Child's actual birthday from after school or 3:00 p.m. until 8:30 p.m.
Father	Father	Father's Day Holiday begins at 5:30 p.m. on the day prior to the holiday and ends on the holiday at 8:30 p.m.
Mother	Mother	Mother's Day Holiday begins at 5:30 p.m. on the day prior to the holiday and ends on the holiday at 8:30 p.m.

5. Legal Custody. The parties shall have joint legal custody. Both parties will have access to the child's school, medical, church, and other records and will include the other party as the parent on such records. The major decisions concerning their child's general welfare, education, discretionary medical treatment, and religious training shall be mutually agreed to by both parties. In the event, the parties do not mutually agree regarding the child, the parties will first seek the advice of an expert in the field. If they cannot come to an agreement, the parties will mediate before court intervention. Both parties shall have the authority to make emergency and routine decisions regarding the child's day-to-day activities when the child is in his or her care.

a. Medical. The parties will continue to use their current pediatrician as the pediatrician for the child and specialists that their pediatrician recommend, when needed.

b. Dental. The parties will use their current dentist as the dentist for the child and specialists that their dentist recommends, when needed.

c. Separate Accounts. According to Utah Code §15-4-6.7 each party will elect for dental, medical and school expenses to be created in separate accounts prior to service being initiated.

d. Educational Plan. Both parties shall be listed on school records. Both parties shall be listed for any emails given by teachers or respective school administrators.

e. Religion: The child can be baptized at the age of 8 into the Church of Jesus Christ of Latter-day Saints and all other ordinances will be performed at the customary age, if she so desires. The ordinances shall be performed by the Father, if he is deemed worthy by his ecclesiastical leader. Both parties shall be able to attend the ordinances. The parents will give written consent for ordinances to the ecclesiastical leader within 7 days of request.

f. Emergency Care. The parties will notify each other of emergent care requirements for the minor child as soon as possible.

6. Relocation. If either party moves more than 150 miles from the other parent, the parties will be bound by the 60-day notice requirements of Utah Code §81-9-209.

7. Exchanges. As long as the parties are living in their current residences, Mother will bring the minor child to Father's residence or day-care provider on Monday morning and the parties will exchange the child on Tuesday morning and Friday evenings at the VASA Gym in Spanish

Fork, Utah. If Mother moves within 30 miles of Father's current residence the receiving parent with provide the transportation.

8. Our Family Wizard. The parties will utilize Our Family Wizard to communicate and calendar and exchange receipts. The parties will each pay their respective costs for Our Family Wizard including the tone meter. The parties will not use their child to deliver messages. The parties will use text contact only for emergencies and changes on the day of the exchange. Each party shall set up and pay for their portion of Our Family Wizard by September 1, 2026. The parties shall respond within 48 hours of any communication. The parties will exchange receipts, calendar, and communicate through Our Family Wizard. The parties will not use Our Family Wizard to harass or annoy the other parent. The communication shall be civil and limited to issues regarding the child.

9. Telephone and Virtual Contact with Child. Each parent shall permit and encourage, during reasonable hours, reasonable and uncensored communications with the child.

10. Travel. When the child travels with either parent overnight, all of the following will be provided to the other parent at least 24 hours prior to departure or 21 days for international travel:

- a. An itinerary of travel dates;
- b. Destination;
- c. Places where the child or traveling parent can be reached;
- d. And, the name and telephone number of an available third person who would be knowledgeable of the child's location (for out of state travel);

e. Both parties will work together to secure the minor child a passport in the next 90 days. The parties shall have unfettered access to the child's passports and be able to travel on their respective parent time or other mutually agreed upon times. All out of country travel shall be done through notarized documentation between the parties and consent shall not be unreasonably withheld.

11. Change of Information: Each parent shall provide the other with the parent's current address and telephone number, email address, and other virtual parent-time access information within 24 hours of any change.

12. Notification of Child's Events. The parties shall take affirmative steps to share school and activity information concerning their child with each other on a frequent basis that is not available through the school calendar or school email. The parties shall notify each other of any school programs, extracurricular activities and sporting events their child may be involved in that is not available online or through emails of the program. Placing information on the calendar shall constitute notice.

13. Special Events. Special consideration shall be given by each parent to make the child available to attend family functions, including funerals and weddings, and other significant events in the life of the child or in the life of either parent which may inadvertently conflict with the visitation schedule.

14. Mutual Restraining.

a. Both parties shall be supportive of the other party's role as a parent. Neither parent shall attempt to alienate the child in any way from the other parent.

Both parents have an affirmative duty to co-parent the child in a way that promotes their best interest.

b. Both parties are restrained from discussing adult issues in front of the child or allowing a third party to do so. The parties are also restrained from discussing the child's relationship with the other parent in front of or with the child, or from questioning, interrogating, or otherwise "pumping" the child for information regarding what occurs when the child is with the other parent and from allowing any other person to do so.

c. The parties will not use their child to deliver messages. Thus, the parents will not discuss any issues regarding co-parenting in front of the child or at any child's activity.

d. The parties shall not make disparaging remarks to one another or to their child about one another or in the child's presence, either verbally, in writing or otherwise. Both parties are mutually restrained from harassing, stalking or threatening the other party.

e. The parties shall not go to the other parties' place of employment or residence except for child exchanges without written permission from the other party.

f. Both parties are restrained from using the likeness, image or credit of the other party for any purpose.

g. Both parties are mutually restrained from allowing third parties to do what they themselves are prohibited from doing and shall have the affirmative duty to

use his or her best efforts to prevent third parties from such violations or shall remove the minor child from such circumstances.

h. As of the date of signing the agreement, the parties shall not introduce new significant others, that have not already been introduced to the minor child, until the parties have been in a relationship for a minimum of 3 months.

15. First Right of Refusal. Each parent will have first option to provide care for the child over any other third party if the parent responsible for the child is not available overnight during their custodial time and the other parent is personally available and willing to provide the care and the transportation. Sleepovers when a parent is available to care for the minor child would not trigger the right of first refusal.

16. Limitations. The minor child will not be left unsupervised with Steven Kerr.

17. Dispute Resolution. If the parties have any future disagreement pertaining to their child generally or over the terms or implementation of the agreement, they shall seek the assistance of a mutually agreed upon third party or mediator before either of the parties initiates legal action. However, either of the parties may seek emergency relief from the court in the future should an emergency arise which would make formal negotiation not practical.

18. Activity Costs. Each party shall be ordered to assume and be responsible for fifty percent (50%) of any out-of-pocket amount incurred for any mutually agreed-upon in writing extracurricular activities that the minor child may be involved in. The parties shall pay the providers directly if possible. If it is not possible, the party incurring the extracurricular activity out-of-pocket costs shall submit to the other party verification of the incurred expense, such as a receipt or an invoice, within thirty (30) days of payment or receiving the same and shall be

reimbursed by the other party within thirty (30) days of receiving the verification of incurred expenses. A party who incurs an expense for a child's extra-curricular activity without receiving prior consent from the other parent shall be solely responsible for that expense. If a parent enrolls a child in an activity without the other parent's consent, the activity shall not infringe on the other parent's parent-time and the enrolling parent shall pay the full cost. Both parents shall be able to attend all of the child's extra-curricular activities and the parent who signs up the child shall put the event on the Calendar within 24 hours of receiving the calendar or any change.

19. School Fees. Each party shall be ordered to assume and be responsible for fifty percent (50%) of any out-of-pocket school expenses (i.e. registration, books, required supplies, lab fees, etc.) incurred during the time leading up to and including high school. This does not include private school tuition. The parties shall pay the school directly if possible. If it is not possible, the party incurring the out-of-pocket school expense shall submit to the other party an invoice, bill, receipt, or verification of the incurred expense within thirty (30) days of payment or receiving the same and shall be reimbursed by the other party within thirty (30) days of receipt of those school expense invoices, bills, receipts, and/or verification.

20. Third Party Transportation. A step-parent, grandparent, or other responsible individual designated by the receiving parent, may pick up the child if the other parent is aware of the identity of the individual, and the receiving parent will be with the child by overnight.

21. Child Reaching the age of Five. Once the child reaches the age of 5 either party can request mediation to address parent time and home schooling. The parties will participate in mediation, and each party shall pay ½ of the mediator's fees. If after mediation, the parties still cannot agree, either party may petition the court to modify.

FINANCIAL ITEMS AND ASSET DISTRIBUTION

22. Child Support. Child Support shall be calculated as according to Utah Code §81-6-201 *et seq.* The Mother's gross monthly imputed income is \$3,726.00 per month. The Father's gross monthly income is \$4,160.00 per month. The Mother has 220 overnights and the Father has 145 overnights for the purpose of child support calculation on the Joint Physical Custody Worksheet. The Father's child support obligation shall be \$317.00 per month. Child support shall commence September 1, 2026. Unless the Court orders otherwise, support for each child terminates at the time and shall automatically adjust: (1) a child becomes 18 years of age or has graduated from high school during the child's normal and expected date of graduation, whichever occurs later; or (2) a child dies, marries, becomes a member of the armed forces of the United States, or is emancipated. The child support is payable one-half on the 5th day of each and every month, and one-half on the 20th day of each month.

23. 2Medical/Dental Expenses. The party who can obtain the best coverage at the most reasonable cost will obtain insurance for the medical expenses of the minor child in accordance with Utah Code §81-6-208.

- a. 3Each parent shall share equally the out-of-pocket costs of the premium actually paid by a parent for the child's portion of insurance. The child's portion of the premium is a per capita share of the premium actually paid. The premium expenses for the child shall be calculated by dividing the premium amount by the number of persons covered under the policy and multiplying the result by the number of children in the instant case. This amount shall be automatically deducted from or added to the child support paid or owed.

b. 4Each parent shall share equally all reasonable and necessary uninsured medical, dental, orthodontia, eye care, counseling, prescriptions, deductibles, and copayments, incurred for the dependent child and actually paid by the parents.

c. 5The parent who incurs medical and dental expenses may provide written verification of the cost and payment of medical and dental expenses to the other parent within 30 days of payment. The other parent will remit payment within 30 days of receipt of the verification. If neither party is able to secure said insurance at a reasonable cost, each party shall be responsible for the payment of one-half of all reasonable and necessary medical and dental expenses for the minor child as indicated.

d. If, at any point in time, the dependent child is covered by the health, hospital, or dental insurance plans of both parents, the health, hospital, or dental insurance plan of Father shall be primary coverage for the dependent child and the health, hospital, or dental insurance plan of Mother shall be secondary coverage for the dependent child. If a parent remarries and his or her dependent child is not covered by that parent's health, hospital, or dental insurance plan but is covered by a step-parent's plan, the health, hospital, or dental insurance plan of the step-parent shall be treated as if it is the plan of the remarried parent and shall retain the same designation as the primary or secondary plan of the dependent child.

e. Double coverage shall not be required. However, if the parties have double coverage for private insurance, each party shall pay their own insurance policy premium with no compensation from the other party.

f. Verification of health insurance coverage shall be provided within 7 days of request. The parties shall notify the other in event of any change of insurance carrier, premium, or benefits within fifteen calendar days of the date he or she knows of the change.

24. Childcare Expenses. The parties shall adopt Utah Code §81-9-209, and each parent shall equally share the reasonable work-related childcare expenses for the minor child. However, the parties shall make best efforts to have family members care for the minor child when possible, at no out of pocket expense to the other parent. During both parents respective parent time, if the party themselves is unable to care for the minor child the minor child shall first be cared for by the parties respective parents, second by the parties respective grandparents (except as otherwise indicated herein), and third by a mutually agreed upon party.

25. Dependency exemption. The parties will share the dependency exemption/tax credit for the minor child as follows:

a. Commencing with the 2026 tax year, Mother will be entitled to claim the minor child as a dependency exemption/tax credit for even-numbered tax years, and the Father will claim the minor child as a dependency exemption/tax credit for odd-numbered tax years.

b. A party that is obligated to pay child support is entitled to claim the dependency exemption/tax credits indicated herein as long as he or she is current on his or her child support obligation by December 31st of the applicable tax year.

26. Hunting. The parties shall alternate years they can apply for hunting tags in the minor child's name which Mother being awarded even years and Father being awarded odd years.

27. Real Property. The parties do not presently own an interest in real property.

28. 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>
Hyundai Tucson	Mother
Ford Raptor	Father

- 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.

29. 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>
All Debts in Mother's Name Only	Mother
Hyundai Tucson Debt	Mother, who shall indemnify and hold Father harmless therefrom
All Debts in Father's Name Only	Father

- 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.

30. Checking and Saving Accounts. Each party will be awarded monies in their own separate checking and savings accounts.

31. Retirement Accounts: The parties have no retirement accounts.

32. Name: Mother will have the option of restoring her name to Isabelle Karmann Fisher.

33. 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.

34. Property Settlement. The Mother shall pay Father a property settlement of \$4,476.00 within 30 days of the date of the stipulation.

35. 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.

36. Divorce Education: The parties will take the Divorce Education Class and Divorce Orientation Class within 30 days of the date the Stipulation is signed.

37. 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.

38. 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.

*****ENTERED BY THE COURT ON THE DATE AND AS INDICATED BY THE
COURT'S SEAL AT THE TOP OF THE FIRST PAGE*****

APPROVED AS TO FORM this 8th day of September 2026.

*E-signed by Elenia M. Cozean
with permission of Ben Brown*

/s/ Ben Brown

BENJAMIN BROWN
Attorney for Respondent

RULE 7 NOTICE

Pursuant to Rule 7 of the Utah Rules of Civil Procedure a true and correct copy of the above Order was served by being emailed on the 8th day of September 2026, to the following

parties. Notice of objections to this order must be submitted to the Court and counsel within seven days after service. Shall no objections to this order be submitted to the Court and counsel within seven days after service, this Order shall be presented to the Court for entry and signature.

BENJAMIN BROWN
Attorney for Respondent

JR LAW GROUP, PLLC

/s/ *Elenia M. Cozean*

ELENIA M. COZEAN
Attorney for Petitioner

CERTIFICATE OF SERVICE

I hereby certify that on this 16th day of September 2026, I caused a true and correct copy of the foregoing *Divorce of Divorce* to be sent to the following by the method indicated below:

E-FILE:

BENJAMIN BROWN
Attorney for Respondent

JR LAW GROUP, PLLC

/s/ *Elenia M. Cozean*

ELENIA M. COZEAN