The Order of the Court is stated below:
Dated: October 16, 2026 04:13:29 PM
/s/ JARED ELDRIDGE
District Court Judge

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

In the matter of the marriage of: **SARAH MOORE,** and **JUSTIN MOORE.**	**DECREE OF DIVORCE** Civil No.: 264402822 Commissioner: Ito Judge: Eldridge

BASED UPON the *Findings of Fact and Conclusions of Law* filed herewith, IT IS HEREBY ORDERED ADJUDGED AND DECREED:

1. That the parties are hereby awarded a Decree of Divorce, said Decree to become final upon its being signed by the Court and entered in the Office of the Fourth Judicial District Court Clerk.

2. Residency. Both parties are bona fide residents of Utah County, State of Utah, and have been for three months immediately prior to the filing of this action.

3. Marriage Statistics. The parties were married on June 16, 2016, in American Fork, Utah and are presently married.

4. Grounds. Since the marriage of the parties, there have arisen irreconcilable differences between the parties, making it impossible to continue thar marital relationship.

5. Children. There were no children born during the parties' marriage.

6. Real Property. During the course of the marriage, the parties acquired a home located at 803 West Brookside Court, Payson, Utah, 84651.

a. The parties shall work together to list the property with realtor Justin Smith as soon as possible. The parties shall follow the advice of the Real Estate Agent with regard to listing price, changes to the listing price, and necessary repairs. The parties shall equally share the costs of the necessary repairs. Any repair costs incurred without (1) written agreement of the parties and (2) approval by the real estate agent shall not be subject to reimbursement or credit upon closing. Both parties have vacated the home. The parties shall work together to maintain the home in sellable condition. The parties shall equally share all liabilities associated with the home until the sale closes. The parties shall use the America First Credit Union account ending in 7882 to pay for the liabilities on the home, including the mortgage, utilities, taxes, and insurance. Each party shall contribute one-half of the necessary funds to the account so the amounts can be paid timely. If either party fails to deposit his or her one-half share of the home-related expenses/liabilities when due, the other party shall receive a dollar-for-dollar credit for the deficiency from that party's share of the net sale proceeds at closing.

b. The parties shall pay the mortgage of this property from a joint bank account until the home is sold.

c. The proceeds of the home shall be distributed to each party equally.

7. Personal Property. During the course of the marriage relationship, the parties have acquired personal property. Said personal property of the parties should be distributed such that the person receiving the item shall be responsible for any associated debt with the item and refinancing the debt within six months of the entry of the Decree, if applicable. The division shall be as follows:

Item Description:	***Awarded to:***
2020 Kia Rio	Sarah
2011 Mazda CX-5	Justin
Sarah's personal belongings and effects	Sarah
Justin's personal belongings and effects	Justin

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 the Stipulation.

b. Each party shall cooperate to sign any necessary documents to transfer the title into the name of the party to whom the vehicle is awarded within seven (7) days of the signing of the Stipulation.

c. Each party shall assume any and all debt associated with the items awarded to them herein and hold the other party harmless therefrom.

8. Debts. The parties acquired debts during the marriage as follows: Each party shall assume, indemnify, and hold the other harmless from liability on, the following debts:

Debt Description:	***Obligation of:***
America First CC	Sarah
Capital One CC	Sarah

Barclays CC	Sarah
Alpine CU CC	Justin
Goldman Sachs CC	Justin

a. Other than the debts specifically listed herein, the parties are aware of no other joint debts. Each party shall be responsible for any and all debts in their own names.

b. Accumulation of Debt. Neither party will incur any additional liability on joint credit cards.

i. If a party is listed as an authorized user or co-signer on a debt in the other party's name, the parties shall cooperate to remove that authorization from the debt within seven (7) days of signing the Stipulation.

ii. Each party shall hold the other harmless from any medical debt incurred.

c. 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 should 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.

d. 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.

e. Creditors. Upon the entering of the Stipulation, the claim of a creditor remains unchanged unless otherwise provided by the contract, or until a new contract is entered into between the creditors and the debtors individually.

f. Notification to Creditors. The parties may notify their respective creditors for joint debts regarding the court's division of debts, obligations, or liabilities, and regarding the parties' separate current addresses.

9. Checking and Savings Accounts.

Account:	***Awarded to:***
America First Checking and Savings -7882	Sarah
Alpine Credit Union Checking and Savings -5912	Justin
Money Market Account	Sarah

a. The parties shall work together to remove their names from accounts awarded to the other party

b. Each party shall be responsible for any debt and liability associated with the accounts they are awarded, including any credit card debt. The AFCU account functions as the joint account. The parties agree to continue contributing and paying expenses from that account as they have done in the past until the house sells.

a. The Money Market account shall be awarded to Sarah's as it is in her name and is her inheritance. Justin borrowed $900 from Sarah from her Money Market account for his rent where he currently resides. Justin shall pay Sarah back the $900 from his portion of the home equity.

10. Retirement Accounts. During the marriage, the parties acquired retirement accounts. Each party shall be awarded their own retirement account in their name as follows:

Account:	***Awarded to:***
Justin's Retirement Account	Justin
Sarah's Retirement Account	Sarah

11. Cell Phone. The parties' cell phone plan shall be split. Each person will take their own phone number. The parties shall cooperate to port numbers and for and obtain their own accounts.

12. Life Insurance. If either party has a life insurance policy acquired during the marriage, the parties shall be awarded any and all policies in their individual names.

13. Alimony. Both parties are capable of supporting themselves, so neither party is awarded alimony now or in the future. Both parties waive all claims to alimony.

14. Taxes. Sarah received an inheritance during the marriage and the taxes from that year need to be amended. The parties shall cooperate to amend the taxes. Sarah shall be awarded any refund from the IRS as it is related directly to the inheritance. She shall also pay all fees to have the taxes amended. Beginning 2026, the parties shall file separate tax returns.

15. Health and Automobile Insurance. The parties shall maintain separate health, car, dental, and other insurance plans as of the date of the Stipulation.

16. Name. Sarah shall have the option of restoring her last name to Egbert if she so chooses.

17. Mutual Restraining Order.

a. The parties shall be restrained from speaking derogatorily about the other.

b. The parties shall be mutually restrained from harassing, annoying, or otherwise bothering the other party.

c. Neither party shall use the other's likeness, picture, name, identification, or credit to obtain credit, open an account for any service, or obtain any other service, or for any other purpose.

18. 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 Stipulation and are necessary to implement the Stipulation within thirty (30) days upon entry of the Stipulation unless another time is specified.

19. 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. If any accounts, investments, or properties have not been disclosed, the non-disclosing party shall waive their right to receive any benefit and the other party shall receive all of the undisclosed asset. The property referred to in the Stipulation 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.

20. Drafting. Both parties have participated actively in the drafting and revising of the Stipulation. Both parties have had an opportunity to read the Stipulation and to make suggested changes to the draft and this is a complete understanding of all of issues negotiated and agreed to by the parties within the mediation session. Each of the parties understands, acknowledges, and agrees that each of the parties hereto has contributed to the drafting of the Stipulation, and no provision shall be construed against any party as

being the draftsman thereof. The Stipulation shall therefore be construed without regard to any presumption or other rule requiring construction against the party causing the Stipulation to be drafted. The parties specifically, intentionally, and knowingly waive any right to allege, assert, or claim the benefit of any rule requiring construction against the drafting party.

21. Attorney's Fees and Costs. The parties shall each be responsible for their own court costs and attorney's fees.

22. Final Stipulation. The Stipulation is entire and complete and embodies all understandings and agreements between the parties. No prior or contemporaneous oral or written agreements or matters outside of the Stipulation shall have any force or effect. The parties are aware that they have a right to proceed to trial in this matter to present all of their evidence and witnesses but waive this right. The parties are satisfied that the Stipulation is fair and reasonable. There are no questions the parties have to ask or unresolved issues that need to be addressed. All issues either party wishes to raise have been incorporated in the stipulation.

Decree is signed when electronically stamped on the first page

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Approved as to form: Dated October 1, 2026

/s/ Justin Moore- With Permission
Justin Moore
Respondent, pro se

NOTICE AND CERTIFICATE OF MAILING

You shall please take notice that the undersigned, Attorney for Sarah Moore, shall submit the foregoing **Decree of Divorce** to the court for signature upon the expiration of thirty (30) days from the filing of the petition and at least seven (7) days from your receipt of this notice, unless written objection is filed prior to that time, pursuant to Rule 7 of the Utah Rules of Civil Procedure, and Utah Code 81-4-402.

It is hereby certified that copies of the same were emailed to the following this 1st day of October 2026:

Justin Moore
Respondent, pro se

/s/ Kristy Hanson
KRISTY HANSON