The Order of the Court is stated below:
Dated: October 19, 2026 08:51:03 PM **/s/** DEREK P PULLAN
District Court Judge

Robert M. Jepson #20265

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Attorney-Mediator for the Parties

IN THE FOURTH JUDICIAL DISTRICT COURT IN AND FOR UTAH COUNTY, STATE OF UTAH	
In the Matter of the Marriage of	DECREE OF DIVORCE Case No.: 264402780 Judge: DEREK P PULLAN Commissioner: DUSTIN HARDY
KIMBERLY MARIE LOWE, Petitioner, and ALLEN BENTON LOWE, Respondent.	

This Court having reviewed the parties' Stipulation and Settlement Agreement, and

having heretofore entered its Findings of Fact and Conclusions of Law, and for good cause appearing, now therefore:

IT IS HEREBY ORDERED, as follows:

PROPERTY AND ASSETS

1. **2026 Taxes**. Provided the decree of divorce is signed on or before December 31, 2026, the parties will file as single or head of household for the tax year 2026. Each party will pay for the cost of preparation of his or her own taxes. Each party will be responsible for any tax liability and will be awarded any tax refund.
2. **Retirement Accounts.** Allen has a 401k with a current balance of approximately $14,500. In lieu of paying Kim any portion of this account, the parties have agreed to increase the amount of alimony for a period of two years, as described in the section on Alimony in paragraph 7.
3. **Debts.** The following accounts are debts with the stated amounts. Allen shall be responsible for any current or future debts associated with these accounts.
    a. Merrick Bank credit card: $1,900.
    b. Credit One: three credit accounts with values of $1,000, $2,000 and $1,100.
    c. Upstart Loan: $6,400
    d. Lending Club Loan: $6,000
    e. Cross River Collection Account: $2,500
    f. Resurgent Collection Account: $2,500
    g. Rise Loan: If there is an amount due, Allen shall be responsible for this debt.

4. **Personal Property.** All other personal property has already been divided.
5. **Alimony.** Allen should pay Kim in the amount of $2,500 per month for a period of 2 years. Thereafter, Allen should pay Kim in the amount of $2,200 per month for a period of 3 years. Alimony should be paid in two equal installments on the 1st and 15th of each month via bank-to-bank transfer, such as Zelle. Payments should begin on October 1, 2026. In the event that Kim remarries, cohabitates with a romantic partner, or deceases, alimony should automatically terminate with no option to renew.

OTHER

6. **Dispute Resolution.** If the parties have any future disagreement pertaining to the terms or implementation of this agreement, they shall seek the assistance of a mutually agreed upon third party or mediator before either of the parties initiates legal action. The parties both agree, however, that 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.
7. **Independent Advice of Counsel.** The parties respectively acknowledge that the mediator specifically encouraged the parties to get independent legal advice by counsel of their own selection to be fully informed as to their legal rights and obligations. The parties acknowledge that neither is entitled to rely on the attorney of the other or the mediator to inform them of their legal rights.

8. **Preparation of Final Documents.** The parties agree that final documents may be prepared and filed consistent with the terms of this agreement. The parties agree that Robert Jepson, Esq., may prepare and file said documents with the Utah Courts.
9. **Drafting.** Both parties contributed to the drafting of this Stipulation, and no provision shall be construed against any party as being the draftsman thereof. 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.
10. **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.
11. **Final Stipulation.** This 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 this 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 this stipulation.

END OF ORDER

– Signature of Judge Appears at Top of First Page –

APPROVED AS TO FORM AND CONTENT:

/s/Kimberly Marie Lowe
KIMBERLY MARIE LOWE,
Petitioner
Signed by Robert M. Jepson with
written permission obtained on 10/13/2026

/s/Allen Benton Lowe
ALLEN BENTON LOWE,
Respondent
Signed by Robert M. Jepson with
written permission obtained on 10/13/2026