The Order of the Court is stated below:
Dated: October 21, 2026 05:24:13 PM
/s/ JARED ELDRIDGE
District Court Judge

1KENNETH PARKINSON (6778), and
WENDY VAWDREY (18119) for:
HOWARD LEWIS & PETERSEN PC
ATTORNEYS AND COUNSELORS AT LAW
120 East 300 North Street
Provo, Utah 84606
Telephone: (801) 373-6345
Facsimile: (801) 377-4991
ParkinsonK@ProvoLawyers.com
Wendy@ProvoLawyers.com

Attorneys for Respondent

IN THE FOURTH JUDICIAL DISTRICT COURT - SPANISH FORK DEPARTMENT
UTAH COUNTY, STATE OF UTAH

In the Matter of the Marriage of RUSELLE LIANE BANAGAS, Petitioner, and JOHN WILLIAM ESTES, JR., Respondent.	**DECREE OF DIVORCE** Case No. 264300044 Judge Jared Eldridge Commissioner Marian Ito

This matter comes before the Court pursuant to the Stipulation of the parties resolving all issues pending before the Court. The parties have filed all of the appropriate and necessary pleadings. The Court received the Stipulation, reviewed the file, and having made its Findings of Fact and Conclusions of Law, now ORDERS:

DECREE OF DIVORCE

1. Divorce. The bonds of matrimony and the marriage contract between the parties shall be dissolved, and the parties shall be awarded a mutual Decree of Divorce from each other on the ground of irreconcilable differences, the same to become final upon entry by the Court.

2. Findings. The Findings of Fact and Conclusions of Law entered in this matter, including the findings concerning residency, marriage statistics, separation, grounds, children, and jurisdiction, shall be incorporated herein.

3. Vehicles. Petitioner shall be awarded the 2021 Mercedes GLC 300, which is currently financed in both parties' names. Petitioner shall refinance the vehicle and remove Respondent's name from the loan within 120 days of entry of the Decree of Divorce. If Petitioner cannot refinance the loan within that 120-day period, Petitioner shall return the vehicle to Respondent in good condition within 10 days after the refinancing deadline. If Petitioner returns the vehicle to Respondent in good condition, Respondent shall have 90 days from its return to refinance the vehicle and/or remove Petitioner's name from the loan. Respondent shall be awarded the 2023 Ford F-150 FX4, subject to the loan that is only in Respondent's name.

4. Bank Accounts. The parties maintain separate bank accounts in their own names. The funds in each account shall be awarded to the party whose name is on the account.

5. Real Property. Respondent shall pay Petitioner a lump sum of $5,000.00 within 30 days of entry of the Decree of Divorce. Upon payment, that sum shall satisfy in full any claims Petitioner may have regarding proceeds from the sale of the house located at 727 Bunker Hill Road, Unit 104, Houston, Texas 77024.

6. Rental Payment. Respondent shall make four consecutive monthly rental payments of $1,500.00 each for October 2026, November 2026, December 2026, and January 2027, for a total of $6,000.00. Respondent shall deliver to Petitioner a cashier's check payable to the current landlord by the 28th day of the month preceding each month for which payment is due. If

Petitioner chooses to renew the lease after January 2027, Respondent shall not be a signer on any other lease agreement.

7. Personal Property. Petitioner shall return to Respondent the two diamond and platinum wedding bands and the one 2.25-carat diamond and platinum engagement band. Except for those rings and the vehicles addressed above, the parties' personal property was divided on an equitable basis at the time of separation, and no other personal property shall be divided.

8. Alimony. Respondent shall pay Petitioner a lump sum of $12,000.00 in alimony within 30 days of entry of the Decree of Divorce. Upon payment, Respondent's alimony obligation shall be satisfied in full, and Petitioner shall not be entitled to further alimony payments.

9. Retirement. Each party shall receive the proceeds from the individual retirement account in his or her own name.

10. Mutual Restraining Order. Both parties shall be permanently restrained from annoying, bothering, or harassing each other at any time and at any place.

11. Execution of Documents. Each party shall sign, fully execute, and deliver to the other party such documents as are required to implement the provisions of the Decree of Divorce entered by the Court.

12. Attorney Fees and Costs. As long as this matter remains uncontested, each party shall pay his or her own attorney fees and costs.

13. Representation. Petitioner's acknowledgments concerning representation in the Stipulated Agreement shall be incorporated herein: Petitioner acknowledges that Respondent's attorneys have not purported to represent her in any manner; that Howard, Lewis & Petersen, and particularly Ken Parkinson and Wendy Vawdrey, appear as attorneys for Respondent; and that

they have not made any promises or inducements to secure her signature to the Stipulated Agreement. Petitioner acknowledges that she had representation from a licensed LPP during mediation and that her agreement is voluntary and made with full knowledge of her rights.

14. Full Disclosure. The parties' disclosure warranties and acknowledgments in the Stipulated Agreement shall be incorporated herein: Each party warrants to the other that there has been complete, accurate, and current disclosure of all income, assets, and liabilities or, in the alternative, acknowledges that the other party, at the time of signing the Stipulated Agreement, was in possession of all accounts of the other party. Both parties understand and agree that any deliberate failure to provide complete disclosure may constitute perjury.

15. Final Stipulation. The Stipulated Agreement signed September 29, 2026, shall be recognized as the entire and complete agreement embodying all understandings and agreements between the parties. No prior or contemporaneous oral or written agreement, or matter outside that Stipulated Agreement, shall have any force or effect.

*****END OF ORDER - SIGNATURE APPEARS AT TOP OF FIRST PAGE*****

Approved as to form:

/s/ Ruselle Liane Banagas - with permission 10/15/2026
RUSELLE LIANE BANAGAS
Petitioner

NOTICE OF INTENT TO SUBMIT

TO: RUSELLE LIANE BANAGAS

Pursuant to Rules 6 and 7 of the Utah Rules of Civil Procedure, you are hereby notified that the foregoing Findings of Fact and Conclusions of Law will be submitted to the Court for signature upon the expiration of seven (7) days after the 21 days you are afforded to appear or appoint

counsel in this case. Any objection to the proposed Findings of Fact and Conclusions of Law must be filed with the Court prior to that time.

DATED this 15th day of October, 2026.

/s/ *Wendy Vawdrey*
WENDY VAWDREY, for:
HOWARD LEWIS & PETERSEN PC
Attorneys for Respondent

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was served by the method indicated below to the following, this 15th day of October, 2026:

Ruselle Liane Banagas
rbanagas@yahoo.com

☐ Electronic Filing
☐ U.S. Mail, Postage Prepaid
☐ Hand Delivered
☐ Facsimile Transmission
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/s/ Wendy Vawdrey
Attorney