The Order of the Court is stated below:
Dated: October 29, 2026 09:59:52 PM **/s/** RYAN P.C. STACK
District Court Judge

JESSE R. DRURY (USB #18357)
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IN THE FOURTH DISTRICT COURT IN AND FOR UTAH COUNTY, STATE OF UTAH

In the matter of the marriage of: SUSAN SCHMALL, Petitioner, vs. STEVEN ALEXANDER SCHMALL, Respondent.	**DECREE OF DIVORCE** Case No.: 264402942 Judge: Ryan Stack Commissioner: Marian Ito

This matter comes before the above-referenced court by way of Petitioner Susan Schmall's Petition for Decree of Divorce. This Court having reviewed the Settlement Agreement, which is on file herein; does hereby find good cause to make and enter this Decree of Divorce, as follows:

JURISDICTION, VENUE AND GROUNDS

1. Jurisdiction. Petitioner Sarah Borja (hereinafter referred to either "Ms. Schmall" or "Petitioner") is a bona fide resident of Utah County, State of Utah, and has been a resident of this county for the three (3) months immediately prior to the commencement of this action.

2. Venue. That venue is proper pursuant to Utah Code Ann. § 78B-3-307 as Respondent Abinadi Borja (hereinafter referred to either as “Father” or “Respondent”) resides in Utah County.

3. Marriage Statistic. The parties were married on April 21, 2006 in Clark County, state of Nevada and are now, and have been since that time, husband and wife.

4. Date of Separation. The parties hereto separated on or about July 26, 2026.

5. Grounds. The parties are granted a decree of divorce pursuant to Utah Code Ann. § 81-4-405(1)(h) as irreconcilable differences have arisen between them making the marriage irretrievably broken and impossible to continue.

UCCJEA

6. The parties are the parents of four children, none of whom are minors.

HEALTH INSURANCE

7. Policy. Mr. Schmall is currently included on Ms. Schmall’s insurance policy. Ms. Schmall will allow Mr. Schmall to remain on said policy until the end of 2026, at which point Mr. Schmall will be removed from the policy.

8. Out-of-Pocket Expenses. The parties will pay for their own out of pocket medical expenses as of the date of separation throughout the end of 2026, at which point the parties will no longer be covered under the same insurance policy.

TAXES

9. Taxes. The parties have filed their taxes jointly since marriage. Moving forward, the parties will file separately.

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REAL PROPERTY

10. The parties obtained an interest in certain real property during the course of the marriage as follows:

Description	Amount Owed	Awarded to:
1068 East 200 South, Pleasant Grove, Utah 84062	$73,000	Ms. Schmall. Mr. Schmall will sign any documents necessary to transfer title to Ms. Schmall. The parties will jointly pay off the remaining amount owed through the sale of marital property and divide any remaining funds from the sale of marital property 50/50.

PERSONAL PROPERTY

11. Vehicles. The parties' vehicles will be awarded as follows:

Description	Amount Owed	Awarded to:
2008 Ford F350	$0.00	Mr. Schmall, if necessary, Ms. Schmall will sign any documents necessary to transfer title to Mr. Schmall within 30 days of entry of the Decree.
2018 BMW 530i Luxury Line	$0.00	Ms. Schmall, if necessary, Mr. Schmall will sign any documents necessary to transfer title to Ms. Schmall within 30 days of entry of the Decree.
2023 Kia Telluride	$15,000	Mr. Schmall, if necessary, Ms. Schmall will sign any documents necessary to transfer title to Mr. Schmall within 30 days of entry of the Decree.
2022 Georgetown Forest River Motorhome RV	$25,000	The parties will jointly sell this vehicle to pay marital debts, including the mortgage on the marital property. Any excess funds from the sale should be split 50/50.
2018 Polaris Rzr SideXSide	$0.00	The parties will jointly sell this vehicle to

		pay marital debts, including the mortgage on the marital property. Any excess funds from the sale should be split 50/50.
Golf Cart	$0.00	The parties will jointly sell this vehicle to pay marital debts, including the mortgage on the marital property. Any excess funds from the sale should be split 50/50.

12. Personal Property. Each party will be awarded the personal property within his/her possession as of the entry of the Decree of Divorce.

13. Encumbered Personal Property. If any personal property is encumbered by debt (including vehicles), then that debt will be assigned to the party awarded the personal property; and that party will indemnify and hold the other party completely harmless therefrom.

FINANCIAL ACCOUNTS AND ASSETS

14. Bank Accounts.

a. Joint Account. The parties have already undergone the process of separating funds into their own personal bank accounts.

b. Separate Account. Each party will be awarded the separate bank account(s) in his/her name.

15. Life Insurance Policies. Each party will be awarded the life insurance policy in his/her own name, if any.

16. Retirement Accounts. Each party will be awarded the retirement account(s) in his/her own name, if any.

17. Gold and Precious Metal Investment with Sandcore LLC. The parties shall split all proceeds, distributions, etc., from the parties' investment in gold and precious metals with Sandcore LLC.

18. Raider Season Tickets. The season tickets will be divided as the parties agree. If they cannot agree, each party will have four tickets each and will take turns choosing which game to attend at the start of the season. Ms. Schmall will have first choice.

DEBTS

19. Debts.

a. Joint Debts. The only known joint marital debt is, as follows:

Description	Amount Owed	Assigned
Home Loan	$73,000	Each party should be responsible for 50% of this debt. The parties will sell marital property to pay off the mortgage.
Kia Tellurude	$15,000	Assigned to Mr. Schmall as he will be awarded this vehicle.
Georgetown Motorhome RV	$25,000	Each party should be responsible for 50% of this debt. The parties agree to sell the motorhome, first paying off what is owed on the motorhome, and using the remainder of the proceeds to pay off the mortgage on the real property identified herein. Any remaining proceeds should be split 50/50.

b. Separate Debts. Unless otherwise specified herein, each party will be responsible for the debt in his/her own name.

20. Indemnification. The parties will indemnify and hold the other party completely harmless from all debt(s) assigned to them herein.

ALIMONY

21. The parties agree that neither party should be awarded alimony.

ATTORNEY'S FEES AND COSTS

22. Each party is responsible for his/her own attorney's fees and/or costs.

MISCELLANEOUS PROVISIONS

23. Name Change. If desired, Ms. Schmall should be restored the use of her maiden name, Susan Swenson. Should Ms. Schmall elect to be restored the use of her maiden name, she will file the appropriate documents at a later date.

24. Execution of Documents. The parties will sign and fully execute whatever documents are necessary to implement the provisions contained herein.

25. Certified Copy. The parties should provide a certified copy of the final Decree of Divorce, and any modifications thereto, to all creditors as set forth in Utah Code Ann. § 81-4-204(1)(e) and Utah Code Ann. § 15-4-6.5 and to effectuate compliance with these statutes.

****END OF ORDER****

****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:

/s/ Steven Schmall[1]
STEVEN SCHMALL
Respondent

1 Electronically signed by Jesse Drury with Mr. Schmall's permission granted on September 18, 2026.