The Order of the Court is stated below:
Dated: November 04, 2026 09:52:26 PM **/s/** DENISE M PORTER
District Court Judge

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

In the matter of the marriage of: **RHODA BELL,** and **MATTHEW BELL**.	**DECREE OF DIVORCE** Civil No.: 264401871 Commissioner: Dustin Hardy Judge: Denise Prter

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 **Residence**. Rhoda is a resident of Utah County, State of Utah, and has been for at least three (3) months immediately prior to the commencement of this action.

3 **Marriage Information**. Rhoda and Matthew were married on May 27, 1989, and are currently married.

4 **Grounds for Divorce**. During the course of this marriage, the parties have experienced irreconcilable differences, making continuation of the marriage relationship impossible. A Decree of Divorce shall be entered, dissolving the bonds of matrimony.

5 **Children**. There have been eight children born as issue of the marriage, none of whom are minors.

6 **Marital Home**. 1During the marriage, the parties acquired a marital home located at 73 East 700 South, Kanosh, Utah, which is currently under contract to be sold. If for any reason the sale does not go through as planned, the parties shall continue to follow the recommendations of the real estate agent regarding the listing price, price adjustments and consideration of offers. Matthew may remain in the home until the sale occurs and shall be responsible for payment of the monthly mortgage, utilities, and all ongoing expenses associated with the home until the sale is completed. Both parties' names are on the mortgage and Matthews agrees to keep the monthly mortgage payments current. Matthew shall maintain the home in good showing condition and cooperate with showings. Upon the sale of the home, the net proceeds shall be distributed as follows, which shall be handled by the title company:

1. First, to pay the costs of sale (including agent commissions and closing costs);
2. Second, to satisfy the outstanding mortgage balance;
3. Third, the remaining proceeds shall be divided equally between the parties;

4. Fourth, the outstanding loan balance on the 2015 Mazda CX-9 (approximate balance owing of $10,923) shall be paid and satisfied in full exclusively from Matthew's 50% share of the net proceeds. Upon satisfaction, the lender holding the title shall release the lien, and the title shall be released to Rhoda as her sole and separate property.

5. Fifth, the outstanding balance on the AFCU Visa Credit Card (approximate balance owing of $23,362) shall be paid and satisfied in full directly from the proceeds as follows: $10,000 of this balance shall be paid from Rhoda's 50% share of the net proceeds, and the entire remaining balance of the card shall be paid from Matthew's 50% share of the net proceeds.

7 **Vehicles/Personal Property**. The parties acquired vehicles and personal property during the marriage, which shall be awarded as follows:

Vehicle Description	*Awarded to:*
2015 Mazda CX9	Rhoda
2009 Mazda CX9	Matthew
2001 Dodge Ram	Matthew
2013 Polaris Razor	Matthew
2005 Starwood by McKenzie 5th Wheel	Matthew

1. The parties shall sign over the title to any vehicle(s) awarded to the other within thirty (30) days of signing the Stipulation. The parties will also give the other any keys, or key fobs for those vehicle(s) within the same thirty (30) days. Each party shall be responsible for making sure that any vehicle awarded to them is properly registered in their own name after the transfer.

2. Matthew shall assume and pay the monthly payments on the 2015 Mazda CX-9, holding Rhoda harmless therefrom. The 2015 Mazda CX-9 shall be paid off from Matthew's share of the proceeds from the sale of the marital home, as indicated in the Marital Home paragraph herein.

3. Except as otherwise indicated herein regarding the loan on the 2015 Mazda CX-9, each party shall be solely responsible for any debts, liabilities, and auto insurance related to the vehicle(s) awarded to them and shall hold the other party harmless therefrom.

4. Each party is awarded their remaining personal property which is now in their individual possession or under their individual control, except as otherwise indicated within the Stipulation.

8 **Debts**. The parties acquired debts during the marriage. Each party will assume, and hold the other harmless from liability on, the following debts:

Creditor	***Approx. Balance***	***Obligation of:***
AFCU Visa Credit Card (#6726)	$23,362	See subparagraph (a) below
AFCU (loan on 2015 Mazda)	$10,923	Matthew
Cross Country Mortgage (home mortgage)	$319,713	See Marital Home paragraph herein
Mark Bell (personal loan)	$1,000	Matthew

a. AFCU Visa Credit Card. Matthew shall continue to pay at least the minimum monthly payment on the AFCU Visa credit card each month until the closing on the sale of the marital home. Upon the sale of the marital home, the credit card shall be paid and satisfied in full from the sale proceeds with $10,000 of the balance being paid from Rhoda's 50% share of the net proceeds and the entire remaining balance of the credit card being paid from

Matthew's 50% share of the net proceeds, as further indicated in the Marital Home paragraph herein.

b. **Joint Accounts**. Neither party will incur any additional liability on joint credit cards or any joint accounts.

c. **Other Debts**. Any and all other debts and obligations shall be the sole and exclusive responsibility of the party who incurred the particular debt.

d. **Creditors**. The parties understand that for joint debts, upon the entering of the Decree of Divorce, 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.

e. **Notification to Creditors**. For any joint debts, the parties may notify their respective creditors regarding the court's division of debts, obligations, or liabilities, and regarding the parties' separate current addresses.

f. **Delinquency in Payments**. If either party is obligated on a joint debt, the payment of that debt must remain current. A party who makes payment on a delinquent debt in order to protect his/her credit rating, may seek reimbursement of the payment of that debt in addition to interest and attorney's fees from the other party.

9 **Bank Accounts**. The parties acquired bank accounts during the marriage, which shall be awarded as follows:

Bank/Financial Institution	*Acct. #*	*Approx. Balance*	*Awarded To:*
AFCU Checking/Savings	****1672	$1,074	Matthew
AFCU Savings	****7998	$50	Rhoda
AFCU Checking	****7998	$865	Rhoda

AFCU Money Market	****7998	$0	Rhoda
Venmo	@rhodabell	Balance	Rhoda
Venmo	****6190	$988.12	Matthew

1. The parties shall cooperate in closing any joint bank account(s) or removing the name of the party not awarded the account within fourteen (14) days of the signing of the Stipulation.

2. Rhoda has approximately $1,600 in cash in her possession, which is awarded to Rhoda free and clear of any claim by Matthew.

10 2**Retirement Account/Other Monthly Income**. The parties acquired a retirement account and monthly income from disability benefits, which shall be awarded as follows:

Financial Institution	*Approx. Balance*	*Awarded to*
Intermountain Ironworker's Pension	Defined Benefit	See subparagraphs (a) – (g) below
Department of Veterans Affairs Disability Benefit (Matthew's VA Disability Benefit)	$1,961/month	Matthew
Social Security Disability (Matthew's Social Security Disability Benefit)	$2,769/month	Matthew

1. The Intermountain Ironworker's Pension is a defined benefit pension that is currently paying Matthew approximately $2,052 per month.

2. The parties agree that the marital interest in the Intermountain Ironworker's Pension shall be divided equally, with each party receiving a fifty percent (50%) share.

3. The parties agree to have attorney Rori Hendrix prepare the Qualified Domestic Relations Order (QDRO) necessary to effectuate the division of the Intermountain Ironworker's Pension.

4. The parties will equally share the costs associated with the preparation of the QDRO.

5. The parties agree that each party shall be entitled to any survivor benefits available to that party under the pension plan upon the death of the other party, to the extent permitted by the terms of the plan.

6. Immediately following the closing of the sale of the marital home and continuing until the plan administrator has accepted and implemented the QDRO and Rhoda begins receiving her share of the pension benefits directly from the plan administrator, Matthew shall pay Rhoda her fifty percent (50%) share of each and every pension payment within seven (7) days of Matthew receiving the pension payment. Such payments shall continue until Rhoda begins receiving her share directly from the plan administrator.

7. The parties shall cooperate in good faith and timely execute all documents reasonably necessary to prepare, submit, qualify, and implement the QDRO. Neither party shall take any action intended to delay or interfere with the division of the pension benefits as provided herein.

11 **Alimony**. Each party is fully capable of supporting himself/herself, and therefore, neither party will be awarded alimony. Each party specifically waives the right to receive alimony from the other both now and in the future.

12 **Property Settlement**. Beginning November 1, 2026, Matthew shall pay Rhoda a monthly property settlement payment, which shall be $1,000 per month until the closing on the sale of the marital home occurs. Beginning the first month following the closing on the sale of the marital home, Matthew shall pay Rhoda a monthly property settlement payment in the amount of $2,000 per month. The monthly property settlement payments shall continue for a

period of time equal to the length of the party's marriage or until the death of either party, whichever occurs first. The property settlement is due on the 1st of each month. The parties agree that the monthly property settlement payment is considered family support and is non-terminable in a bankruptcy filing.

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

14 **Former Name**. An order shall enter restoring Rhoda to her former name of Rhoda Magdalena Davis, should she so desire.

15 **Mutual Restraining Order**. Both parties are mutually restrained from annoying, stalking, harming, harassing, or threatening the other party. The parties shall not enter the residence of the other party without permission from that party. Each party is restrained from posting any stories, pictures, or statements about the other party on any social media sites. Both parties are mutually restrained from allowing third parties to do what they themselves are prohibited from doing under this paragraph and shall have the affirmative duty to use his/her best efforts to prevent third parties from such violations.

16 **Deeds and Titles**. Both parties shall sign whatever documents are necessary to transfer title and quit claim deeds or any other documents that are necessary to implement the terms of the Stipulation.

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

18 **Full Disclosure**. Each party warrants to the other that there has been a complete accurate and current disclosure of all income, assets, and liabilities. Both parties understand and agree that any deliberate failure to provide complete disclosure may constitute perjury and may allow a party to bring a claim regarding any 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.

19 **Attorney Fees and Costs**. Each party shall assume and pay his/her own costs and attorney fees incurred in this action.

20 **Legal Representation**. Matthew has chosen to appear *pro se* in this mediation and acknowledges that he has had the opportunity to seek independent legal advice by counsel of his own selection. Matthew further acknowledges that he fully understands and agrees with the terms of the Stipulation.

21 **Asset Division/Financial Claims**. The Stipulation resolves the asset division and all financial claims either party has against the other through the date of the signing of the Stipulation.

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. Rhoda and Matthew 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. Rhoda and Matthew are satisfied that the

Stipulation is fair and reasonable. There are no questions Rhoda and Matthew have to ask or unresolved issues that need to be addressed. All issues either party wishes to raise have been incorporated in the Stipulation.

23 **Execution of Final Documents**. The parties agree that a final Decree of Divorce may be entered reflecting the terms of the Stipulation. Both parties shall sign and fully execute the final documents that are necessary to implement the provisions of the Decree of Divorce.

24 **Effective Date**. The Stipulation becomes effective when signed by all parties.

Order is signed when electronically stamped on the first page

Approved as to form:

/s/ Matthew Bell – Electronic Signature on File
Matthew Bell
Husband, Pro Se

NOTICE OF INTENT TO SUBMIT ORDER FOR SIGNATURE

PLEASE TAKE NOTICE that the undersigned, attorney for Rhoda Bell, will submit the above *Decree of Divorce* to the Fourth District Court for signature, upon the expiration of seven (7) days from the date of this Notice unless written objection is filed prior to that time, pursuant to Rule 7(j)(4) of the Utah Rules of Civil Procedure.

DATED this 20th day of October, 2026.

/S/ Kristy L. Hanson

KRISTY L. HANSON