Natalie Perez
Name
1727 E Dove Way
Address
Eagle Mountain, Utah 84005
City, State, Zip
830-955-0981
Phone
na7alie1@gmail.com
Email

In the District Court of Utah
FOURTH Judicial District UTAH County
Court Address 137 NORTH FREEDOM BOULEVARD, PROVO, UT, 84606

In the Matter of (select one)	**Divorce Decree**
[x] the Marriage of (for a divorce with or without children, annulment, separate maintenance, or temporary separation case)	264402852 Case Number Sean Peterson Judge Dustin Hardy Commissioner (domestic cases)
Natalie Perez (name of Petitioner) and Richard Junior Perez (name of Respondent) Other parties (if any)	

The court decrees:

Divorce

1. Natalie Perez is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Natalie Perez. The divorce will become final upon entry of the divorce decree.

Children (Utah Code 81-6-101(7))

2. **Natalie Perez** and **Richard Junior Perez** are the legal parents of the following children (Utah Code 81-5-102 et seq.)

a. Any unborn child listed is expected to be born within 300 days of the entry of the decree.

Minor Children

XRP born 07/2010

Children – Jurisdiction over custody and parent-time issues (Utah Code 81-11-101, 81-11-201, and 81-11-208)

3. Utah has jurisdiction over the custody and parent-time issues in this case because:

4. During the last five years, the minor children have lived at the following places and with the following people:

a.
Child: **XRP born 07/2010**
i.
Move-out Date: **This is the child's current address**
Move-in Date: **May 30, 2025**
Address: **1727 E Dove Way, Eagle Mountain, Utah 84005 United States**
(1).
Caretaker at this address: **Richard Junior Perez**
Caretaker current address: **1727 E Dove Way, Eagle Mountain, Utah 84005 United States**

Children – Other court proceedings

(Utah Rule of Civil Procedure 100; Utah Uniform Child Custody Jurisdiction and Enforcement Act, UCCJEA, Utah Code 81-11-101 et seq.; Utah Uniform Interstate Family support Act, UIFSA, Utah Code 81-8-102 et seq.)

I say the following:

5. There are no custody, child support, or parent-time cases about **Natalie Perez** and **Richard Junior Perez**'s minor children in any court or government agency. This includes filed, pending, and completed cases.

6. **Natalie Perez** and **Richard Junior Perez** have physical custody of our child(ren), and are the only people who have custody, child support, and parent-time rights to our child(ren).

PARENTING PLAN

This Parenting Plan is being filed in good faith.

This parenting plan is agreed to by **Natalie Perez** and **Richard Junior Perez**.

Children - custody

(Utah Code Title 81, Chapter 9, Part 3)

7. It is in the children's best interest that the parties be awarded Joint Legal Custody and that **Richard Junior Perez** be awarded Sole Physical custody. **Natalie Perez** should have parent-time at reasonable times and places. **Natalie Perez** is filing this Parenting Plan and verifies the plan is filed in good faith.

8. The parents will follow a custom parent-time schedule:

a. **Parent-Time (Visitation) 1. Baseline Visitation by Mutual Agreement The baseline for the Wife's parent-time and visitation with the minor child, Xavier Richard Perez, shall be highly flexible and subject to ongoing open communication. The Wife shall have visitation with the minor child at all reasonable times, weekend afternoons, or weekdays as mutually agreed upon the parties in advance. 2. Husband Final Decision-Making Authority (Tie-Breaker) In the event that the parties are unable to reach a mutual agreement regarding a specific visitation date, pick-up time, drop-off location, or schedule variation, the Husband shall retain final, binding decision making authority to determine the visitation schedule. The Wife shall strictly default to the minimum parent-time provisions designated by Utah law. Five (5) Years of Age or Older: Once the minor child reaches five years of age, the fallback visitation schedule shall automatically default to the standard minimum framework outlined in Utah Code 81-9-302 (alternating weekends, one weekday evening, and alternating holidays). Prompt Return: The Wife must return the minor child promptly to the Husband at the conclusion of any designated visitation period. This schedule is immediately enforceable by a court of law or local law enforcement.**

Parent-time for special occasions

9. The parents will follow the schedule for special occasions below. If there is more than one child and the children's school schedules vary for purpose of a holiday, at the option of the parent exercising the holiday or the parent's half of the holiday, the children may remain together for the holiday period beginning the first evening that all children's schools are let out for the holiday and ending the evening before any child returns to school. (Utah Code 81-9-302, 303).

Holiday	Period	Natalie Perez	Richard Junior Perez
Dr. Martin Luther King Jr. Day	(1) Holiday begins: (a) at the time that school is dismissed for Dr. Martin Luther King Jr. Day; or (b) Friday at 5:30 p.m. at the election of the parent granted the holiday. (2) Holiday ends upon delivering of the minor child to school on the day that school resumes.	Odd years	Even years
Presidents' Day	(1) Holiday begins: (a) at the time that school is dismissed for Presidents' Day; or (b) Friday at 5:30 p.m. at the election of the parent granted the holiday. (2) Holiday ends upon delivering the minor child to school on the day that school resumes.	Even years	Odd years
Spring Break	(1) Holiday begins at: (a) the time school is dismissed for spring break; or (b) 5:30 p.m. on the day that school dismisses for spring break at the election of the parent granted the holiday. (2) Holiday ends upon delivering the minor child to school on the day that school resumes.	Odd years	Even years
Memorial Day	(1) Holiday begins: (a) at the time that school is dismissed for Memorial Day; or (b) Friday at 5:30 p.m. at the election of the parent granted the holiday. (2) Holiday ends: (a) upon delivering the minor child to school on the day following Memorial Day; or (b) at 8 a.m. on the day following Memorial Day if there is no school.	Even years	Odd years
Mother's Day	(1) Holiday begins at 5:30 p.m. on the day before Mother's Day. (2) Holiday ends on Mother's Day at 8:30 p.m..	All years if Natalie Perez is the mother or other parent designated Mother's Day in the order.	All years if Richard Junior Perez is the mother or other parent designated Mother's Day in the order.
Father's Day	(1) Holiday begins at 5:30 p.m. on the day before Father's Day. (2) Holiday ends on Father's Day at 8:30 p.m..	All years if Natalie Perez is the father or other parent designated Father's Day in the order.	All years if Richard Junior Perez is the father or other parent designated Father's Day in the order.
Juneteenth National Freedom Day	(1) Holiday begins at: (a) 5:30 p.m. on the day before Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is not Father's Day; or (b) 8 a.m. on Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is Father's Day. (2) Holiday ends at 5:30 p.m. on the day following Juneteenth National Freedom Day.	Even years	Odd years
Independence Day	(1) Holiday begins on July 3rd at 5:30 p.m. (2) Holiday ends on July 5th at 8:30 p.m.	Odd years	Even years
Pioneer Day	(1) Holiday begins on July 23rd at 5:30 p.m. (2) Holiday ends on July 25th at 8:30 p.m.	Even years	Odd years
Labor Day	(1) Holiday begins: (a) at the time that school is dismissed for Labor Day; or	Odd years	Even years

Holiday	Period	Natalie Perez	Richard Junior Perez
	(b) Friday at 5:30 p.m. at the election of the parent granted the holiday. (2) Holiday ends upon delivering the minor child to school on the day that school resumes.		
Fall Break	(1) Holiday begins at: (a) the time that school is dismissed for fall break; or (b) 5:30 p.m. on the day that school dismisses for fall break at the election of the parent granted the holiday. (2) Holiday ends upon delivering the minor child to school on the day that school resumes.	Odd years	Even years
Halloween	(1) Holiday begins on October 31st or the day that Halloween is traditionally celebrated in the local community: (a) at the time that school is dismissed; or (b) at 3 p.m. if there is no school. (2) Holiday ends at 8:30 p.m. on the same day the holiday begins.	Even years	Odd years
Thanksgiving	(1) Holiday begins at: (a) the time that school is dismissed for Thanksgiving; or (b) 5:30 p.m. on the day that school dismisses for Thanksgiving at the election of the parent granted the holiday. (2) Holiday ends upon delivering the minor child to school on the day that school resumes.	Even years	Odd years
Winter Break (First Half)	(1) Holiday begins at: (a) the time that school dismisses for winter break; or (b) 5:30 p.m. on the day that school dismisses for winter break at the election of the parent granted the holiday. (2) Holiday ends on December 27th at 8:30 p.m.	Odd years	Even years
Winter Break (Second Half)	(1) Holiday begins on December 27th at 8:30 p.m. (2) Holiday ends upon delivering the minor child to school on the day that school resumes after the winter break.	Even years	Odd years
Day of Minor Child's Birthday	(1) Holiday begins at 3 p.m. (2) Holiday ends at 8:30 p.m.	Even years	Odd years
Day Before or After Minor Child's Birthday	(1) Holiday begins at 3 p.m. (2) Holiday ends at 8:30 p.m.	Odd years	Even years

Parent-time transfers

10. Pick-up and drop-off ("transfers") of the children for parent-time will be as described below:

The parties will make arrangements for pick up, delivery and return of the children prior to each scheduled parent-time.

Curbside transfers

11. There will not be curbside transfers. The parent/person dropping-off or picking-up a child may accompany the children to the other parent/person when parent-time transfers are made.

Decision-making

12. Each parent will make day-to-day decisions for the children during the time they are caring for the children. Either parent may make emergency decisions affecting the health or safety of the children. A parent who makes an emergency decision must share the decision with the other parent as soon as reasonably possible.

Joint decision-making. The parents will share responsibility for making major decisions about the children. If there is a disagreement, the parents will resolve the dispute as provided in the Resolving disputes section below.

Education plan

13. The school the children will attend is based on **Richard Junior Perez**'s home residence.

14. Natalie Perez and Richard Junior Perez has authority to check the children out of school. Natalie Perez and Richard Junior Perez has access to the children during school. If the parents cannot agree, education decisions will be made by Richard Junior Perez.

Communication with each other

15. Parents will communicate with each other by any method.

Communication with the children

16. The parents agree they will:

- provide age-appropriate help to the children to communicate with the other parent.
- give the children privacy during their communication with the other parent. The parents will not interfere with or monitor communication between the children and the other parent.

17. Parents and children may communicate with each other whenever the children choose.

- By any method

Records and information sharing

18. Both parents will have access to records and the ability to consult with providers regarding education, child care, and health care.

Travel by the children

19. During their parent-time, the parent may consent for the children to travel with a sports team, religious group, school group, relatives, friends, by themselves, or with others.

20. If the children will be travelling for more than 2 days, the parent arranging the travel

will notify the other parent at least **2** days in advance. That parent will give the other parent the travel schedule, locations and phone numbers at least **2** days in advance. In case of emergency, the parent will provide as much notice as possible.

Child care

21. A child care provider for our children must be:

A relative, friend, or neighbor.

Relocation of a parent

22. Neither parent may relocate with the minor children more than **60** miles from their current residence without a written agreement signed by the parties or further court order.

23. If either parent lives 150 miles or more away from the other or the parents live in separate countries, costs for the children's travel expenses for parent-time will be shared equally.

24. If a parent has been found in contempt for not being current on all support obligations, and they do not have primary physical care of the child, they will be responsible for the child's related travel expenses.

25. Reimbursement for the child's travel expenses must be made within 30 days of receipt of documents detailing those expenses.

Resolving disputes

26. If the parents need to resolve a dispute regarding the children, they will discuss the issues in good faith and try to reach an agreement based on what is best for their children. If the parents are unable to agree, they will go to the following before bringing the issue to the court:

a. **Counseling**

Changing the plan

This plan remains in effect until changed. A change comes from a modification of a court order.

END OF PARENTING PLAN

Income: Petitioner (Natalie Perez) (Utah Code 81-6-203)

27. **Natalie Perez's** gross monthly income for child support purposes is **$6210**. **Natalie Perez** base child support amount using the **sole** custody calculation is **$625**. **Natalie Perez** receives the following gross monthly income:

a. **Natalie Perez** is employed at **USPS**. **Natalie Perez** earns **$6210.33** gross (pre-tax) monthly income working a 40-hour a week job or less.

28. The adjusted gross monthly income for **Natalie Perez** is $**6210**.

Income: Respondent (Richard Junior Perez) (Utah Code 81-6-203)

29. **Richard Junior Perez's** gross monthly income for child support purposes is $**4563**. **Richard Junior Perez's** base child support amount using the **sole** custody calculation is $**453**. **Richard Junior Perez** receives the following gross monthly income:

a. **Richard Junior Perez** is employed at **USPS**. **Richard Junior Perez** earns **$4563.08** gross (pre-tax) monthly income working a 40-hour a week job or less.

30. The adjusted gross monthly income for **Richard Junior Perez** is $**4563**.

Child support (Utah Code Title 81, Chapter 6, Parts 1 and 2)

31. It is in the best interest of the children that **Natalie Perez** be ordered to pay child support to **Richard Junior Perez** as follows:

a.**$625.00** per month base support. This amount complies with the Utah Child Support Act.

32. Once a child is no longer eligible to receive child support, the support amount for the eligible children should be recalculated using the child support worksheet (Utah Code Title 81, Chapter 6, Parts 1 and 2). The parties may not divide the base child support award by the number of children and subtract that amount from the prior child support amount.

33. The **sole** custody worksheet was used to calculate child support.

Natalie Perez's base child support amount is $**625** per month.

Richard Junior Perez's base child support amount is $**453** per month.

If physical custody of a child changes from what the court orders:

- The parent owing support must pay the support amount to whomever has physical custody of the child.
- The parent must pay the support amount without asking the court to modify the child support order.
- This does not apply to temporary parent-time changes. (Utah Code 81-6-104(4) and 81-6-205(8)(a)).

Child support reduction for extended parent-time

34. If a child lives with the non-custodial parent by court order or written agreement of the parties for:

- 25 of any 30 consecutive days, base child support will be reduced by 50% for each child who lives with the non-custodial parent during that time. (Utah Code 81-6-211(1)(a)).
- 12 of any 30 consecutive days, base child support will be reduced by 25% for each child who lives with the non-custodial parent during that time. (Utah Code 81-6-211(1)(b)).

The custodial parent's normal parent-time and holiday parent-time do not count as an interruption of the consecutive day requirement.

35. If a child receives cash assistance through the T.A.N.F. or F.E.P. programs, any agreement by the parties to reduce child support during extended parent-time must be approved by the Office of Recovery Services.

36. The person ordered to receive child support can request mandatory income withholding (Utah Code 62A-11 parts 4 and 5). If support is past due, the State of Utah may take federal or state tax refunds or rebates and apply the amounts to the child support owed.

a. Withheld income will be sent to the Office of Recovery Services (ORS) until all past-due support is paid. Child support payments will be sent to:

150 East Center Street, Suite 2100 Provo, Utah 84606

unless ORS gives notice that payments should be sent elsewhere.

37. If ORS begins mandatory income withholding, child support is due on the first day of each month and will be past due on the first day of the next month.

38. The issue of past-due child support may be decided by future court or administrative action.

39. **Natalie Perez** will pay any ORS fees. If **Richard Junior Perez** is the ORS applicant and the fees are withheld from payments to **Richard Junior Perez**, **Natalie Perez** will reimburse **Richard Junior Perez**.

40. The parties must notify each other within 30 days of any change in their income.

41. The parties can ask to change this child support order by motion after three years from the date of its entry if:

- there is a difference of 10% or more between the amount previously ordered and the new amount of child support under the Utah child support guidelines,
- the difference is not temporary, and
- the amount previously ordered was not a deviation from the child support guidelines.

If the children receive TANF funds at the time an adjustment is sought, ORS will review the order and ask the court to adjust the amount if appropriate. (Utah Code 62A-11-306.2).

42. The parties can ask to change this child support order at any time by petition if there has been a substantial change in circumstances because of material changes in:

- custody;
- the relative wealth or assets of the parties;
- income of a parent of 30% or more;
- the employment potential and ability of a parent to earn;
- the medical needs of the child; or
- the legal responsibilities of either parent for the support of others.

(Utah Code 81-6-202 and 81-6-212)

The change must result in a difference of 15% or more between the amount previously ordered and the new amount of child support under the Utah child support guidelines. The difference may not be temporary.

The court can consider natural or adoptive children born after the entry of the decree other than those in common to both parties as part of a request to modify an existing award subject to limitations in the law. (Utah Code 81-6-202(8))

43. The Office of Recovery Services (https://ors.utah.gov/) provides services to individuals who are seeking assistance in the collection or enforcement of child support orders.

Dependent children for tax purposes

44. The parents may claim the parties' children as dependents/exemptions for tax purposes as follows:

45. **Natalie Perez** may claim the parties' children as dependents/exemptions for tax purposes in odd numbered years. **Richard Junior Perez** may claim the parties' children as dependents/exemptions for tax purposes in even numbered years.

Child health care (Utah Code 81-6-208)

46. The parties must provide health care coverage for the medical expenses of the dependent children. Heath care coverage means coverage under which medical services are provided to a dependent child through: fee for service, a health maintenance organization, a preferred provider organization, any other type of private health insurance, or public health care coverage. Utah Code 81-6-101(14),

47. **Richard Junior Perez** must maintain medical, hospital, and dental care insurance for the dependent children if it is available at reasonable cost. If medical insurance is not available at reasonable cost then both parents must ensure the children have health care coverage. This may require applying for public health care coverage, such as CHIP or

Medicaid.

a. If, at any time, a dependent child is covered by the medical, hospital, or dental insurance plans of both parents, the coverage will be as follows:

- **Richard Junior Perez's** insurance will be primary coverage.
- **Natalie Perez's** insurance will be secondary coverage.

b. If a parent remarries and that parent's dependent child is not covered by that parent's health, hospital, or dental insurance plan but is covered by a step-parent's plan, the coverage will be as follows:

- **Richard Junior Perez's** spouse's insurance will be primary coverage.
- **Natalie Perez's** spouse's insurance will be secondary coverage.

c. Both parties will equally share the out-of-pocket costs of the insurance premiums.

d. Both parties will equally share all uninsured and unreimbursed medical and dental expenses that are reasonable and necessary. This includes deductibles, co-insurance, and co-payments paid by a party for the dependent children.

e. The party who pays health care expenses must provide the other party written verification of the cost and payment within 30 days.

f. If a party does not follow this order and provide written verification, they may not be able to receive credit for health care expenses or recover the other party's share of the expenses.

g. On or before January 2 of each year, the party ordered to maintain coverage must provide verification of coverage to the other party, and ORS, if they are involved.

h. If there is any change in coverage, within 30 days of the change the party ordered to maintain coverage must notify the other party and ORS, if they are involved.

Child care expenses (Utah Code 81-6-209)

48. Both parties will equally share all reasonable work, career, or occupational training-related child care expenses.

a. The party who pays child care expenses must provide the other party written verification of the cost and identity of the child care provider. This must be done when a provider is first hired, and any time the other party asks for the information. The party incurring or paying child care expenses must notify the other party of any change of a child care provider or monthly expense. This must be done within 30 calendar days of the change.

b. The party not directly paying for child care must pay their share of child care

expenses as soon as they receive verification of the expenses.

c. If a party does **not** follow the order and provide written verification, they may not receive credit for work, career, or occupational training-related child care expenses or recover the other party's share of the expenses.

Public assistance statement – Office of Recovery Services (ORS) (Utah Code 81-6-106(2)-(3))

49. Neither party has received or is receiving public assistance from the State of Utah.

Personal property (Utah Code Title 81, Chapters 1, 4, 6, and 9)

50. All personal property not addressed in the divorce should be divided as the parties have already divided it.

Vehicles

51. Vehicles will be divided as follows:

a.
Year: **2026**
Make: **HONDA**
Model: **CIVIC**
VIN: **2HGFE4F88TH309216**
Owner (before divorce): **RICHARD & NATALIE PEREZ**
Current value: **$29,230.00**
Amounts Estimated: **no**
Ownership After Divorce: **Natalie Perez**
I.
Lender: **MOUNTAIN AMERICA CREDIT UNION**
Address: **1345 EAGLE MOUNTAIN BLVD, EAGLE MOUNTAIN UTAH 84005**
Date Acquired: **N/A**
Amount Owed: **$31,629.08**
Amounts Estimated: **no**
Monthly Payment: **$710.00**
The debt will be paid as follows: **Natalie Perez will pay the entire debt. Natalie Perez will provide a copy of the divorce decree to the lender.**

b.
Year: **2025**
Make: **Chevrolet**
Model: **Traverse**
VIN: **1GNEVGRS3SJ263124**

Owner (before divorce): **Richard & Natalie Perez**
Current value: **$40,090.00**
Amounts Estimated: **no**
Ownership After Divorce: **Richard Junior Perez**
I.

Lender: **Mountain America Credit Union**
Address: **1345 EAGLE MOUNTAIN BLVD, EAGLE MOUNTAIN UTAH 84005**
Date Acquired: **N/A**
Amount Owed: **$40,088.24**
Amounts Estimated: **no**
Monthly Payment: **$884.88**
The debt will be paid as follows: **Natalie Perez will pay the entire debt. Natalie Perez will provide a copy of the divorce decree to the lender.**

Debts

52. The parties are not aware of any debts from the marriage. If any debts exist, each debt will be the responsibility of the party who incurred the debt.

Real property

53. The parties acquired the following real property during the marriage:

a.

Description: **Marital Residence**
Address: **1727 E Dove Way, Eagle Mountain, Untied Sates, Utah 84005 United States**
Tax ID: **38-269-0138**
Legal Description: **Lot 138, PLAT "B" EAGLE POINT SUBDIVISION, according to the official plat thereof, on file and of record in the office of the Utah County Recorder, State of Utah.**
Date property acquired: **May 30, 2025**
Names on title: **Richard Perez and Natalie Perez, as Joint Tenants**
Original cost: **$460,000**
Current value: **$460,000.00**
Property values estimated: **no**
Disposal: **Article I: Marital Residence and Property Division 1. Award of Marital Residence and Permanent Waiver of Interest The real property located in Eagle Mountain, Utah (the "Marital Residence") shall be awarded to the Husband as his sole and separate property. The Wife completely, permanently, and irrevocably waives and relinquishes any current or future right, title, interest, claim, or equity she may have in the Marital Residence or its accumulated equity. The Wife agrees to execute a Quitclaim Deed transferring**

full, exclusive legal title into the Husband's name alone within thirty (30) days of the entry of this Decree. 2. Exclusive Possession and Unrestricted Financial Management The Husband shall have exclusive possession and use of the Marital Residence. As between the parties, the Husband shall have sole and unrestricted authority to manage, modify, maintain, or lease the property. The Husband may access equity (via HELOC, second mortgage, or other financial instrument) or refiance the underlying debt structure at his sole discretion without the written consent or signature of the Wife, provided such action does not increase the Wife's personal debt liability on the existing mortgage note. 3. Mortgage Agreement and Accommodation The parties acknowledge that the existing conventional mortgage on the Marital Residence is currently held in both parties' names. Because the Husband cannot independently refinance the liability at this time, the Wife explicity agrees to remain a co-borrower on the existing mortgage note as a financial accommodation to maintain stability for the family. The Wife completely waives any right to petition a court for a partition sale of the Marital Residence. The Husband agrees to make all monthly principal, interest, tax, and insurance payments directly to the lender in a timely manner. 4. Indemnification, Credit Protection, and Cash Default Remedy The Husband shall strictly indemnify and hold the Wife harmless from any and all liability regarding the mortgage loan. To protect the Wife's credit profile, the Husband shall provide written proof of payment to the Wife each month upon request. If the Husband faces a financial hardship or anticipates a delayed payment, he shall immediately notify the Wife. The Wife shall have the right of first refusal to cure any mortgage default directly with the lender to preserve her credit. If the Wife expends personal funds to cure a default, she shall be entitled to immediate, dollar-for-dollar financial reimbursement from the Husband. The Wife's remedy for an uncured breach under this section is strictly limited to an action for money damages and reimbursement; she explicity waives any right to alter, modify, or challenge the Husband's sole ownership of the Marital Residence or to force a sale of the property. 5. Secured Transfer of Future Interest to Son (Transfer on Death Deed) The parties explicity agree that the underlying long term purpose of retaining this property structure is to preserve the asset for their minor son, Xavier Richard Perez. To effectuate this intent safely without creating a cloud on the title, the Husband agrees to execute and record a valid Utah Transfer on Death Deed (TODD) pursuant to Utah Code 75-6-405 within sixty (60) days of the entry of this Decree. This TODD shall explicity name Xavier Richard Perez as the primary beneficiary, ensuring that full legal title transfers automatically to him upon the Husband's death outside of probate. The Husband maintains full legal right to live in, modify, or refinance the property during his lifetime.

The Husband agrees that this provision constitutes a binding, non-revocable contractual obligation between the parties; he shall not revoke or alter this specific TODD beneficiary designation without the express written consent of the Wife, or until Xavier Richard Perez reaches the age of majority and a alternative estate plan is mutually agreed upon. 6. Conditional Refinance and Release of Liability The parties agree that the Wife's inclusion on the existing mortgage note is a temporary financial accommodation. Good-Faith Review: The Husband agrees to make reasonable, good-faith efforts to review his financial eligibility to refinance the Marital Residence into his sole name on an annual basis. Condition Precedent: The Husband shall only be required to execute a refinance and remove the Wife from the mortgage liability if he can qualify for a new loan based solely on his independent income and credit profile, and provided that the prevailing market interest rates at the time of review do not exceed the current existing loan's interest rate by more than one and one-half percent (1.5%). No Forced Sale: Under no circumstances shall the Husband be forced to sell the Marital Residence, execute a cash-out refinance that harms his financial stability, or accept predatory loan terms to satisfy this section. The Wife's signature on the Quitclaim Deed (provided in Section 1) remains permanent and is not conditioned upon the completion of a refinance. 7. Mutual Cooperation and Limited Power of Attorney Because the Wife remains a co-borrower on the mortgage note and may remain named on the underlying homeowner's insurance policy, the parties agree to maintain absolute cooperation regarding property administration . Signature Requirements: The Wife agrees to execute any and all documents required by the mortgage lender, insurance company, or local government utilities within ten (10) business days of written request by the Husband, provided such documents do not increase her personal financial liability. Limited Power of Attorney: To prevent administrative delays or disruptions to home repairs, the Wife hereby grants the Husband a Limited Power of Attorney, coupled with an interest, granting the Husband the narrow, specific authority to sign the Wife's name only on homeowner's insurance claim checks, insurance repair drafts, or bank loan modification forms directly relating to the maintenance or preservation of the Marital Residence. This Limited Power of Attorney shall remain valid as long as the Wife remains a co-borrower on the mortgage note.

i.

Creditor: **N/A**
Names on mortgage: **Richard and Natalie Perez**
Date mortgage acquired: **May 30, 2025**
Mortgage balance: **$446,758.00**
Monthly payment: **$3,774.43**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Richard Junior Perez will pay the entire debt. Natalie Perez will provide a copy of the divorce decree to the lender.**

Alimony

54. Neither party will pay alimony.

Retirement money

55. The parties do not need a court order about retirement money.

Duty to sign documents

56. The parties will sign all documents necessary to comply with the divorce decree within 60 days from entry of the decree. If a party fails to sign a document within 60 days, the other party may ask the court to appoint someone to sign the document. (Utah Rule of Civil Procedure 70)

Judge's signature may instead appear at the top of the first page of this document.

11/5/26
Date

Signature ▶ _____

Judge _____

ORIGINAL IN RED INK
STATE OF UTAH
FOURTH JUDICIAL DISTRICT COURT
AMERICAN FORK DEPT.

_____
Date

Signature ▶ _____

Commissioner _____

Approved as to Form.

Other Party Signature ▶ _____

Other Party Name: Richard Junior Perez

Certificate of Service

I certify that I filed with the court and am serving a copy of this Divorce Decree on the following people.

a.
Name: **Richard Junior Perez**
Method of service: **Hand Delivery**
Address: **1727 East Dove Way Eagle Mountain Utah 84005**
Date of Service: **Oct 24, 2026**

10/23/2026
Date

Signature ▶ Natalie Perez

Printed Name: Natalie Perez