The Order of the Court is stated below:
Dated: November 20, 2026 02:08:23 PM **/s/** DEREK P PULLAN
District Court Judge

MIESHA REDMOND – USB #13600
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Attorney for Petitioner, Matthew Jeppson

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

In the Matter of the Marriage of **MATTHEW JEPPSON**, Petitioner, and **JAMEY JEPPSON**, Respondent.	**DECREE OF DIVORCE** Case number: 264403212 Judge: Derek P. Pullan Commissioner: Dustin Hardy

THE ABOVE CAPTIONED MATTER came before the court in support of the Verified Petition for Divorce and Stipulation and Settlement Agreement filed with the Court, the Court now being fully advised in the premises, having previously made and entered its Findings of Fact and Conclusions of Law, and, for good cause appearing,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. Divorce Granted. The marriage of the parties is hereby terminated, and the parties are granted a Decree of Divorce, said Decree to become final automatically upon the date of signing and entry by the Court, pursuant to the provisions of Utah Code 81-4-406(5)-(6).

2. Children. Three (3) children were born as issue of the parties' marriage, all of whom have reached the age of majority. There are no minor children of the marriage.

Alimony

3. Alimony. Jamey is awarded alimony from Matthew, commencing on December 1, 2026, and continuing for a period of fourteen (14) years, or until the occurrence of any of the following events: the death of either party, Jamey's remarriage, or Jamey's cohabitation with another person, whichever occurs first. Alimony shall be payable in two equal installments, with one-half due on the 5th day of each month and the remaining one-half due on the 20th day of each month, as follows:

a. First Twelve Months. Matthew shall pay Jamey alimony in the amount of $4,280 per month for the first twelve (12) months.

b. Remainder of Alimony Term. Beginning in the thirteenth (13th) month, Matthew shall pay Jamey alimony in the amount of $3,800 per month for the remainder of the fourteen (14) year term. This reduction takes into consideration Jamey's anticipated return to the workforce and increased earning capacity.

c. Matthew's Retirement. Matthew is employed by the federal government and is eligible to retire before reaching regular retirement age. Matthew's eligibility for retirement and the possibility of his voluntary retirement during the fourteen (14) year alimony term have been contemplated in establishing the alimony award. Accordingly, Matthew's voluntary retirement shall not, by itself, constitute a substantial

material change in circumstances warranting a reduction or termination of his alimony obligation.

Taxes

4. 2026 Taxes. The parties shall file separate federal and state income tax returns for tax year 2026.

Business Interests

5. Business Interests. Matthew and Jamey have not acquired an interest in any businesses during the course of the marriage.

Debts

6. Debts. The parties represent that they are not presently aware of any outstanding marital debts or obligations. The parties acknowledge that the Bank of America Mastercard had a zero balance as of the date of mediation. The parties anticipate charging the cost of mediation and the appraisal to this credit card and agree that such expense shall be paid in full using funds from their joint bank account. If Matt pays his attorney fees on the Bank of America card, then he shall be solely responsible for such expense and he shall pay the credit card for his separate attorney fee portion for after December 1, 2026, after the accounts are separated. Except for the agreed-expenses herein, neither party shall incur any additional charges or obligations on any joint credit cards or accounts. Any other debts or obligations subsequently discovered or incurred shall be the

sole responsibility of the party who incurred them, and that party shall indemnify and hold the other party harmless from any liability associated therewith.

Property

7. Personal Property. During the marriage, the parties acquired certain personal property, which shall be divided between them as set forth below. Except as otherwise specifically provided herein, each party shall retain the personal property allocated to him or her by mutual agreement, free and clear of any claim by the other party. The following items shall be divided as specified below:

Item Description:	***Awarded to:***
2016 Honda Pilot	Jamey
2006 Toyota 4Runner	Matthew
2004 Cadillac	Adult children: Asher and Ridge
Food storage	Divided equally between the parties
Solar generators and solar panels	Divided equally between the parties
Fishing gear	Divided equally between the parties
Outdoor gear	Divided equally between the parties
1 Rosy Boa (belongs to Asher)	Asher
5 Rosy Boas	Matthew
2 Geckos	Matthew
2 Basilicks	Matthew
Remainder reptiles, snakes, geckos, and other animals	Matt shall sell the animals, and the net proceeds shall be divided equally between the parties.

a. Equalization and Removal of Reptiles and Other Animals. Matthew shall pay Jamey the sum of $1,400 as an equalization payment for the reptiles awarded to him within 10 days from the signing of the Stipulation and Settlement Agreement, herein. Matthew shall remove from the marital residence all reptiles, snakes, geckos, and other

animals awarded to him or designated for sale under this provision on or before December 1, 2026.

b. Remaining Personal Property. Any remaining personal property not otherwise specifically awarded or divided herein shall be divided equally between the parties. The parties shall first attempt to reach an agreement regarding the division of such property. If they are unable to agree, they shall participate in mediation with a mutually agreed-upon mediator, without the involvement of their respective attorneys, for the limited purpose of resolving the division of personal property.

c. Retrieval of Personal Property. The parties shall arrange for the retrieval and exchange of their respective personal property within thirty (30) days after execution of the Stipulation and Settlement Agreement, filed herein, at mutually agreed-upon dates and times. Both parties shall cooperate in good faith to facilitate the timely and orderly division and retrieval of personal property.

8. Real Property. During the course of the marriage, the parties acquired real property located at 4316 N. 450 W., Lehi, Utah. The parties agree as follows:

a. Matthew's Option to Retain the Property. Within seven (7) days of November 10, 2026, Jamey shall provide Matthew with the names of five (5) licensed real estate appraisers, and Matthew shall select one (1) appraiser from that list within the same seven (7) day period. The parties shall cooperate in obtaining an appraisal of the Property through the selected appraiser to determine its fair market value and the parties' respective equity interests. The cost of the appraisal shall be paid from marital funds. Jamey shall be entitled to one-half of the equity in the Property, calculated by deducting the outstanding

mortgage balance from the appraised value and dividing the remaining equity equally between the parties.

i. *Payment of Equity and Refinancing*. Once the appraisal is completed and Jamey's equity interest is determined, Matthew shall have until April 15, 2027, to (1) pay Jamey her one-half share of the equity, and (2) refinance or assume the existing mortgage loan in his sole name, thereby releasing Jamey from any liability associated with the mortgage. Upon completion of both requirements, Matthew is awarded the Property as his sole and separate property, free and clear of any claim by Jamey. Jamey shall execute a quitclaim deed transferring her interest in the Property to Matthew contemporaneously with receipt of her full equity payment and confirmation of her release from the mortgage obligation.

b. Sale of Property. If Matthew fails to complete the requirements above, by April 15,2027, the Property shall be immediately placed for sale, but in no event later than April 16, 2027, in accordance with the provisions below.

c. Possession and Maintenance. Matthew shall vacate the Property on or before December 1, 2026, and Jamey shall thereafter have exclusive use and temporary possession of the Property until she receives payment of her equity interest and is released from the mortgage obligation, or the Property is sold, whichever occurs first. If Matthew retains the Property pursuant to paragraph (a), Jamey shall have twenty (20) days following receipt of her full equity payment and confirmation of her release from the mortgage obligation to vacate the Property. If the Property is sold as indicated above, Jamey shall vacate the Property in accordance with the terms of the sale and surrender possession

no later than the closing date, unless otherwise agreed in writing by the parties and the buyer.

d. Sale Procedures. In the event the Property must be sold as indicated above, the following provisions shall apply:

i. *Realtor*. The parties agree to use Doug Winder as the real estate agent. If Doug Winder is unable or unwilling to list the home, then the parties shall use Bryan Hurd as the listing agent. The parties shall execute a listing agreement with the selected realtor no later than April 15, 2027, and the Property shall be placed on the market no later than April 16, 2027. Both parties shall cooperate in good faith with the realtor in all matters necessary to list, market, and sell the Property, including providing access for photographs, showings, and inspections.

ii. *Listing Price and Offers*. The initial listing price and any subsequent adjustments shall be determined by mutual agreement of the parties. If the parties are unable to agree, the recommendation of the realtor shall control. The same procedure shall apply to any offers or counteroffers received for the Property. Neither party shall unreasonably withhold consent to a reasonable offer.

iii. *Mortgage and Property Expenses*. Starting December 1, 2026, Jamey shall be responsible for the monthly mortgage payments and ordinary expenses associated with maintaining the Property during her exclusive possession. Neither party shall allow any additional liens or encumbrances to be placed against the Property without the other party's written consent.

iv. *Distribution of Sale Proceeds*. Upon sale of the Property, the proceeds shall be applied as follows:

(1) 1First, to pay expenses of sale;

(2) 2Second, to retire all joint mortgages and liens;

(3) 3Last, the balance remaining thereafter to be divided equally between the parties.

Financial Accounts

9. Bank/Financial Accounts. During the marriage, the parties acquired various bank and financial accounts. The parties agree that the following accounts shall be divided equally between them:

Account Description:	***Approx. Balance***	***Awarded to:***
Capital One Bank (1862) savings	$ 668.60	50% to each
US Bank NA (1789) -checking	$ 4,155.85	50% to each
US Bank NA (2869)- Checking	$ -229.64	50% to each
US Bank NA (2877) - checking	$ 20.91	50% to each
US Bank NA (6025) - Savings	$ 600.49	50% to each
*E Trade	$ 7,201.77	50% to each
Venmo Matt	$ 800	To Matt 100%
Cash Matt	$ 900	To Matt 100%
Chase *1874 Jamey	$ 1,679	To Jamey 100%

a. The parties shall cooperate in good faith and execute any documents necessary to effectuate the division or transfer of the accounts identified above within fifteen (15) days following execution of the Stipulation and Settlement Agreement.

b. Following the division of the accounts, the parties shall cooperate in closing any joint accounts or removing the other party's name, as applicable. Neither party shall make withdrawals, transfers, or expenditures from the joint accounts, except as

mutually agreed in writing or expressly authorized under the Stipulation and Settlement Agreement.

10. 529 College Savings Accounts. Any existing 529 college savings accounts established for the benefit of the parties' children shall be preserved for their respective beneficiaries and used exclusively for their educational expenses. Neither party shall withdraw, transfer, or use funds from these accounts for his or her personal benefit. The parties shall cooperate in executing any documents necessary to effectuate this provision.

11. Retirement. Matthew has the following retirement benefits through his employment with the federal government:

Retirement Plan	***Approximate Value***
Thrift Savings Plan (TSP)	$624,203.00
Federal Employees Retirement System (FERS) Annuity	$3,248.00 per month (estimated)

a. Thrift Savings Plan (TSP). Jamey is awarded fifty percent (50%) of the marital portion of Matthew's Thrift Savings Plan (TSP), including any investment gains, losses, earnings, and interest attributable to Jamey's share from the date of entry of the Decree of Divorce until the date of distribution or segregation of her awarded share.

b. FERS Annuity. Jamey is awarded fifty percent (50%) of the marital portion of Matthew's Federal Employees Retirement System (FERS) pension benefits accrued during the marriage. Jamey shall receive her awarded share of Matthew's monthly retirement annuity when such benefits become payable, including applicable cost-of-living adjustments attributable to her share, in accordance with the requirements of the Office of Personnel Management (OPM).

c. Representations and Restrictions. Matthew represents that he has made no withdrawals from either retirement plan during the one (1) year preceding the filing of the Petition for Divorce. If any such withdrawals were made, Jamey shall be entitled to one-half of the marital portion of those withdrawals. Matthew further warrants that he has no other retirement or pension plans. Matthew shall not withdraw, transfer, pledge, borrow against, or otherwise diminish the marital portion of these retirement benefits pending entry and acceptance of the appropriate retirement division orders, except as expressly agreed in writing by the parties.

d. Retirement Division Orders. The parties agree that appropriate Retirement Benefits Court Orders or other court orders acceptable for processing shall be prepared by Jay Woodall to effectuate the division of Matthew's TSP and FERS benefits. Each party shall be responsible for one-half of the costs associated with preparation of the orders and any applicable processing fees. Matthew shall provide all necessary retirement statements, employment records, and other information required to prepare and process the orders, including a TSP statement reflecting the balance as of the date of entry of the Decree of Divorce.

e. The parties shall cooperate in executing all necessary documents and taking all steps required to obtain approval and implementation of the orders by the appropriate federal agencies. The Court shall retain jurisdiction to enter any additional or amended orders necessary to effectuate the intended division of these retirement benefits.

f. In the event Matthew receives any retirement benefits awarded to Jamey under this provision, Matthew shall hold such benefits in constructive trust for

Jamey and shall remit the amounts due to her within thirty (30) days of receipt, to the extent such payment is permitted by applicable federal law.

Mutual Restraints

12. Matthew and Jamey shall be mutually restrained from harassing, annoying, or otherwise bothering the other party.

13. Neither party shall use the other party's name, likeness, image, identification, or credit of the other party to obtain credit, open an account for service, to post to websites such as Facebook or other social media.

14. All contact and communication between the parties shall primarily be in writing, either by text message or email.

Miscellaneous Provisions

15. Attorney Fees and Litigation Costs. Matthew and Jamey are ordered to assume his or her own respective attorney fees and litigation costs incurred in this action.

16. Former Name. Jamey shall be restored to her former name of Jamey Alexandra Jenkins, shall she so desire. The Court shall enter an Order of Name Change, if necessary.

17. Each of the parties understands, acknowledges, and agrees that each of the parties hereto has contributed to the drafting of the Stipulation and Settlement Agreement herein, and no provision shall be construed against any party as being the draftsman thereof. The Stipulation and Settlement Agreement shall therefore be construed without regard to any presumption or other rule requiring construction against the party causing

the Stipulation and Settlement Agreement to be drafted. 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.

18. The parties understand that their attorneys do not offer legal advice as to the tax implications herein and are aware that they have the right to seek advice from a tax expert as to the specific tax consequences to them prior to signing the Stipulation and Settlement Agreement.

19. Neither party is allowed to use the other's likeness, picture, name, identification, or credit for personal gain, such as obtaining credit, opening accounts, or acquiring services in order to prevent one party from exploiting the other's identity or financial standing post-divorce. The parties are restrained from making public comments, sharing posts, or posting photos about each other or the divorce proceedings on social media platforms such as Facebook, Instagram, Snapchat, etc. in order to protect the privacy of both parties and avoid any public airing of grievances or details about divorce.

20. Both parties shall sign whatever documents are necessary to transfer title and quit claim deeds or any other documents necessary that are outlined in the Decree of Divorce and are necessary to implement the Decree of Divorce.

21. Final Stipulation. The Stipulation and Settlement Agreement, filed herein, 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 and Settlement Agreement shall have any force or effect. Matthew and Jamey 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. Matthew and Jamey are satisfied that the Stipulation and Settlement Agreement is fair and reasonable. There are no questions Matthew and Jamey have to ask or unresolved issues that need to be addressed. All issues either party wishes to raise have been incorporated in the Stipulation and Settlement Agreement.

22. Resolution. Except for exigent circumstances or enforcement, the parties shall participate in mediation prior to initiating litigation in the court.

23. Arrearages. This resolves all claims either party has against the other including but not limited to past alimony, child support, out-of-pocket medical expenses, out-of-pocket medical premiums, reimbursement for travel expenses and any other financial claims through the date of the signing of the Stipulation and Settlement Agreement.

24. Full Disclosure. Each party warrants that they have provided a complete, accurate, and current disclosure of all income, assets, and liabilities. This means that both individuals are affirming they've fully disclosed all their financial matters, ensuring transparency in the division of assets and responsibilities.

a. Consequences of Non-Disclosure. Both parties acknowledge that any deliberate failure to disclose financial information fully could be considered perjury, a criminal offense. This highlights the seriousness of honest and complete disclosure during divorce proceedings.

b. Scope of Property. The property referred to in the Stipulation and Settlement Agreement includes all property to which either party has any legal or equitable

interest, whether owned individually or jointly with the other party. This ensures that all assets, regardless of ownership type (joint or separate), are accounted for in the division.

c. In short, this provision seeks to ensure transparency, full financial disclosure, and accountability from both parties in the divorce process. It also establishes that any deliberate concealment or misrepresentation could have legal repercussions

--- End of Order ---
--- Signature of Judge Located at Top of First Page ---

APPROVED AS TO FORM:

/s/ Yaiko Carranza *11/18/2026*
YAIKO CARRANZA DATE
Attorney for Jamey Jeppson
Signed by Miesha Redmond
with permission obtained on
11/18/2026

CERTIFICATE OF SERVICE

I hereby certify that on the 13th day of NOVEMBER, 2026, I delivered a true and correct copy of the foregoing to the following by the method indicated:

YAIKO CARRANZA
Attorney for Jamey Jeppson

E-filing

/s/ Miesha Redmond

MIESHA REDMOND
Attorney for Matthew Jeppson