

Michael Shawn ONeal
Name
642 East 2000 South
Address
Bountiful, Utah 84010
City, State, Zip
801-822-4130
Phone
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Email

In the Court of Utah

SECOND Judicial District DAVIS County

Court Address 800 WEST STATE STREET, FARMINGTON, UT 84025

In the Matter of (select one)

☒ the Marriage of (for a divorce with
or without children, annulment,
separate maintenance, or
temporary separation case)

Michael Shawn ONeal

(name of Petitioner)

and

Laurie Ann ONeal

(name of Respondent)

Other parties (if any)

Divorce Decree

264700317

Case Number

Michael D Direda

Judge

Commissioner (domestic cases)

The court decrees:

Divorce

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

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

2. **Michael Shawn ONeal** and **Laurie Ann ONeal** do not have any children together.
- We do not have any children together who are minors. A minor is a child under 18 who has not been married or otherwise emancipated.
 - We are not expecting a child.
 - We do not have incapacitated adult children together who are eligible for child support, or, **Michael Shawn ONeal** is not asking for child support for any adult child who is eligible for child support.

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

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

Vehicles

4. Vehicles will be divided as follows:

a.

Year: **2022**
Make: **Honda**
Model: **CRV**
VIN: **5J6RW1H83NA013570**
Owner (before divorce): **Laurie ONeal**
Current value: **\$23,000.00**
Amounts Estimated: **yes**
Basis of Estimation: **Kelly Blu Book**
Ownership After Divorce: **Laurie Ann ONeal**
Loan: **N/A**

b.

Year: **2024**
Make: **Ford**
Model: **F150**
VIN: **1FTFW3LD6RFA98485**
Owner (before divorce): **Michael S ONeal**
Current value: **\$40,000.00**
Amounts Estimated: **yes**
Basis of Estimation: **Kelly Blu Book**
Ownership After Divorce: **Michael Shawn ONeal**

I.

Lender: **Ford Motor Credit**
Address: **P.O. Box 650575, Dallas, TX 75265-0575**
Date Acquired: **N/A**

Amount Owed: **\$46,937.00**

Amounts Estimated: **no**

Monthly Payment: **\$679.95**

The debt will be paid as follows: **Michael Shawn ONeal will pay the entire debt. Michael Shawn ONeal will provide a copy of the divorce decree to the lender.**

Debts

5. Each party will be ordered to assume and pay debts as follows. The party assuming the debt must put the debt in their name and pay it. If they can't put the debt in their name, they must still pay it. If a party pays a debt they are not responsible for, they can recover that amount from the responsible party.

Credit Card Debt

a.

Account Number: **0233**

Institution Name: **America First Credit Union**

Address: **P.O. Box 9199, Ogden, UT 84409**

Amount owed on debt (in US Dollars): **\$24,247.17**

Minimum Monthly Payment (in US Dollars): **\$579.00**

Owner: **Michael ONeal**

The debt will be paid as follows: **Michael Shawn ONeal will pay the entire debt. Michael Shawn ONeal will provide a copy of the divorce decree to the lender.**

b.

Account Number: **4559**

Institution Name: **Citi**

Address: **PO Box 790057 Saint Louis, MO 63179-0057**

Amount owed on debt (in US Dollars): **\$31,326.04**

Minimum Monthly Payment (in US Dollars): **\$900.00**

Owner: **Shawn S ONeal**

Estimation Basis: **Just a guess on the payment amount**

The debt will be paid as follows: **Michael Shawn ONeal will pay the entire debt. Michael Shawn ONeal will provide a copy of the divorce decree to the lender.**

Installment Loan Debt

a.

Account Number: **0233**

Institution Name: **America First Credit Union**

Address: **P.O. Box 9199, Ogden, UT 84409**

Amount owed on debt (in US Dollars): **\$56,851.00**

Minimum Monthly Payment (in US Dollars): **\$758.15**

Owner: **Michael ONeal**

The debt will be paid as follows: **Michael Shawn ONeal will pay the entire debt. Michael Shawn ONeal will provide a copy of the divorce decree to the lender.**

Other Debt

a.

Account Number: **0233**

Institution Name: **America First Credit Union**

Address: **P.O. Box 9199, Ogden, UT 84409**

Amount owed on debt (in US Dollars): **\$88,241.08**

Minimum Monthly Payment (in US Dollars): **\$1,203.79**

Owner: **Michael ONeal**

The debt will be paid as follows: **Michael Shawn ONeal will pay the entire debt. Michael Shawn ONeal will provide a copy of the divorce decree to the lender.**

Real property

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

a.

Description: **Primary Residence**

Address: **642 East 2000 South, Bountiful, Davis, Utah 84010 United States**

Tax ID: **05-047-0063**

Legal Description: **Lot 325, Mill Creek Heights Subdivision Plat "Q", Cont. 0.19**

Acres

Date property acquired: **Aug 17, 2022**

Names on title: **The Shawn and Laurie O'Neal Family Trust**

Original cost: **\$624,000**

Current value: **\$650,000.00**

Property values estimated: **yes**

Estimation basis for property value: **Online resources**

Disposal: **For the asset identified with property tax ID 05-047-0063, the provision is as follows: 1. The asset will remain in The Shawn and Laurie O'Neal family trust so long as both Michael Shawn ONeal and Laurie Ann ONeal are still living. 2. Conditions by which the asset can be sold are: 2.a While both parties are living, both parties must agree, in writing, that the asset can be sold and the sale price is to be agreed upon by both parties. The equity will be equally split between parties, after all sale expenses are paid and any liens are paid in full. 2,b If only one party is living, that surviving party can sale the asset. After all sales expenses are paid and any associated liens paid, the surviving party will retain the equity or disposition the equity as per their direction. The deceased party's estate will not have a claim to the equity. 2.c If both parties are deceased, the asset will remain in The Shawn and Laurie**

O'Neal Family Trust and be dispositioned by the direct heirs of the parties. Should any of the direct heirs be deceased, that direct heirs' portion of the equity shall be given to the direct heirs' spouse and/or children. Any equity will be divided equally among the direct heirs after expenses have been paid.

i.

Creditor: **N/A**

Names on mortgage: **Michael S ONeal**

Date mortgage acquired: **Aug 17, 2022**

Mortgage balance: **\$535,441.00**

Monthly payment: **\$3,157.81**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Michael Shawn ONeal will pay the entire debt. Michael Shawn ONeal will provide a copy of the divorce decree to the lender.**

ii.

Creditor: **N/A**

Names on mortgage: **Michael ONeal**

Date mortgage acquired: **Jan 25, 2025**

Mortgage balance: **\$88,767.00**

Monthly payment: **\$1,203.79**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Michael Shawn ONeal will pay the entire debt. Michael Shawn ONeal will provide a copy of the divorce decree to the lender.**

Alimony

7. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

8. The parties have retirement money. The owner of the retirement money Plan Participant must do whatever is necessary for both parties to have full access to information about the pension plan, retirement account, money and benefits. This includes signing any forms needed for release of the information to the other party (Alternate Payee).

9. If the Plan Participant receives any retirement money awarded to the Alternate Payee, the Plan Participant receives that money in a constructive trust for the Alternate Payee. The Plan Participant is ordered to pay the benefit directly to the Alternate Payee within 5 days of its receipt. Information on the pension plans and how they are to be divided is listed below:

a.

Account Number: **6983**

Plan Name: **UTSAVER**

Plan Administrator: **Fidelity Brokerage Services LLS**

Company Name: **University of Texas System**

Address: **900 Salem Street, Smithfield, RI 02917**

Date Opened: **Feb 14, 2025**

Plan Value: **\$7601.24**

This plan is in the name of: **Laurie Ann ONeal**

Divide as follows: **The entire account should be awarded to Laurie Ann ONeal.**

b.

Account Number: **2503**

Plan Name: **UTSAVER TSA PROGRAM**

Plan Administrator: **Fidelity Brokerage Services LLC**

Company Name: **University of Texas System**

Address: **900 Salem Street, Smithfield, RI 02917**

Date Opened: **Feb 14, 2025**

Plan Value: **\$7527.78**

This plan is in the name of: **Laurie Ann ONeal**

Divide as follows: **The entire account should be awarded to Laurie Ann ONeal.**

c.

Account Number: **1652**

Plan Name: **IRA**

Plan Administrator: **CHARLES SCHWAB & CO., INC**

Company Name: **Laurie ONeal**

Address: **3000 SCHWAB WAY, WESTLAKE, TX 76262**

Date Opened: **May 1, 2016**

Plan Value: **\$1200**

This plan is in the name of: **Laurie Ann ONeal**

Divide as follows: **The entire account should be awarded to Laurie Ann ONeal.**

d.

Account Number: **8906**

Plan Name: **INTERMOUNTAIN 401(K) PLAN**

Plan Administrator: **T. Rowe Price**

Company Name: **Intermountain Health**

Address: **PO Box 17349, Baltimore MD 21297-1349**

Date Opened: **Jan 1, 2019**

Plan Value: **\$86232.93**

This plan is in the name of: **Laurie Ann ONeal**

Divide as follows: **The entire account should be awarded to Laurie Ann ONeal.**

Retirement money - pensions

10. The parties have retirement money. The owner of the retirement money (Plan Participant) must do whatever is necessary for both parties to have full access to information about the pension plan, retirement account, money and benefits. This includes signing any forms needed for release of the information to the other party (Alternate Payee).

11. In the Plan Participant receives any retirement money awarded to the Alternate Payee, the Plan Participant receives that money in a constructive trust for the Alternate Payee. The Plan Participant is ordered to pay the benefit directly to the Alternate Payee within 5 days of its receipt. Information on the pension plans and how they are to be divided is listed below:

a.

Account Number: **2689**

Plan Name: **Johnson & Johnson Pension Plan—RVP Benefit**

Plan Administrator: **Johnson & Johnson Benefit Service Center**

Company Name: **Johnson & Johnson**

Address: **P.O. Box 785010, Orlando, FL 32878-5010**

Date Opened: **Jan 20, 2016**

Plan Value: **\$155586.34**

This plan is in the name of: **Michael Shawn ONeal**

Divide as follows: **Michael Shawn ONeal is to be awarded the full amount of the pension. On or after July 17, 2027, Michael Shawn ONeal will take a one-lump sum out of the pension account. The net after taxes amount will be used to pay in full, the lien as held my America First Credit Union. The remaining cash is to be used to pay any debts still held by Michael Shawn ONeal. Michael Shawn ONeal should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 547 days after the divorce decree is entered.**

Duty to sign documents

12. 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.

04/22/26

Signature

► *Michael DiReda*



Date

Judge Michael DiReda

Signature ► _____

Date

Commissioner _____

Approved as to Form.

Other Party
Signature ► _____

Other Party Laurie Ann ONeal
Name

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: **Laurie Ann ONeal**

Method of service: **Email**

Address: **laurieoneal5@gmail.com**

Date of Service: **Apr 17, 2026**

04/17/2026

Date

Signature ►

Michael Shawn ONeal

Printed
Name

MICHAEL SHAWN ONEAL