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Mediator for Parties

IN THE SECOND JUDICIAL DISTRICT COURT, DAVIS COUNTY,
STATE OF UTAH

In the matter of the marriage of Christopher M. Olsen, Petitioner, and Susan R. Olsen, Respondent.	DECREE OF DIVORCE Case No. 264700365 Judge: Joseph Bean Commissioner: Julie Winkler
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The Court, being fully advised, and having considered the Parties' Stipulated Petition for Divorce and having entered and signed the Findings of Fact and Conclusions of Law already on file, now decrees and orders as follows:

PARTIES, JURISDICTION, AND GROUNDS

1. The Parties are bona fide residents of Davis County, State of Utah, and have been for three months immediately prior to the filing of this action.
2. The Parties, Christopher and Susan Olsen, were married on August 17, 2000, in Memphis, Shelby County, Tennessee. They are currently married.
3. The parties separated on November 18, 2024.

4. This Court has jurisdiction pursuant to Utah Code Ann. §§ 78A-5-102 and 78B-3-205.
5. Venue is proper pursuant to Utah Code Ann. § 81-4-203.
6. Christopher M. Olsen (“Christopher”) asks for a divorce from Susan Rene Olsen (“Susan”). Respondent believes that it is possible to reconcile but that the law allows Petitioner to pursue a divorce on the grounds of irreconcilable differences. Thus, the parties agree to the following terms of the divorce.

PROVISIONS REGARDING CHILD CUSTODY JURISDICTION

7. The parties share two (2) children, to wit: M.J.O. (DOB 09/12/2007) and C.M.O. (DOB 07/20/2010). MJO is 18 years old but is a senior in high school and is expected to graduate with his normal class in June 2026.
8. The parties' minor children currently reside in Layton, UT 84040. The children have resided at the current address for at least six (6) months.
9. The parties have not participated in any other known and pending proceeding concerning the custody of or visitation with the children.
10. The parties have no knowledge of any person who has physical custody of the Children or who claims rights of legal custody or physical custody of or parent time with the children except for the parties in this matter.
11. The parties have no knowledge of any pending proceedings that could affect this matter, including proceedings for enforcement and proceedings related to domestic violence, protective orders, termination of parental rights, and adoptions.
- 12.

LEGAL CUSTODY

13. Legal Custody: The parties should be awarded joint legal custody of the minor children.

14. The parent with whom the children are then located should make day-to-day decisions involving the children and should 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. Significant legal decisions including without limitation health, education, and religious upbringing should be discussed in advance in attempt to reach an agreement.

15. If the parties have a dispute about any issue regarding the children, the parties should first seek to resolve the issue among themselves in good faith. If they cannot resolve the issue, they should attend formal mediation and/or counseling. Should the parties not reach an agreement through mediation and/or counseling, Respondent should have the final say on the issue, Petitioner retaining his right to bring any unresolved issue before the court.

PHYSICAL CUSTODY

16. Physical Custody: The parties should share parent time according to an agreed upon schedule that takes into consideration the needs and desires of the minor children. The schedule will be determined monthly, considering the cyclical and varying nature of Petitioner's monthly work schedule as well as Respondent's needs. The Parties will prepare a monthly parent time schedule. Petitioner will have up to nine days with the children per month, of which he may have weekend parenting time for two days for two weekends per month. If the parties are unable to agree on a parent-time schedule, Petitioner will be entitled to 9 days per month for 11 months each calendar year, plus an uninterrupted 14-day period during one of the 12 months out of the

year, which includes holiday time and summer vacation. There should be two weeks' notice by Petitioner to Respondent for times when Petitioner is exercising over-night parenting time.

17. The monthly schedule will be coordinated as follows: Between the 1st and 5th of each month, the parties will communicate desired days off, Petitioner's parenting time, and other relevant scheduling elements for the following month. Petitioner will complete and submit his work bid in accordance with employer policy no later than the 11th of each month, considering the parties' scheduling desires. Within 2 days of his work schedule being published, usually by the 15th, Petitioner shall provide notice of what schedule he was awarded and the Parties will modify parenting time as necessary. Once published, any change requests to the Petitioner's work schedule by Petitioner require advance notice if possible but no later than 24 hours.

18. Parent-time should be subject to the consent of the minor children, and no action should be taken to compel or impede the minor children to spend time with either parent.

19. Holiday Schedule: Summer and holiday schedule will be as the parties agree pursuant to monthly coordination in advance for the 9 days of parenting time. Every effort will be made to discuss these plans together with the minor children. If the parties cannot agree, the statutory parenting time for Holidays will apply, and Chris will be considered the noncustodial parent for purposes of that statute. Chris shall contact his sons at least 30 days prior to the commencement of his holiday time with the boys to attempt to make plans for that holiday. Neither party will attempt to prevent or interfere with the other parent's plans for the holidays.

20. Summer vacation: Each party will have at least two uninterrupted weeks for vacation with their sons in the summer. Each party will notify each other directly at least 60 days in advance of the vacation dates.

21. The parties agree that they will not have overnight guests of the opposite sex when the children are with them, except for family.
22. Whoever has the children overnight will also provide for and take responsibility for the 2 family dogs.
23. **Primary Residence:** Respondent's residence shall be identified as the primary residence for education purposes for the children. Both parties shall be listed in school records as a point of contact for school communications.
24. **Parent-time transfers:** The parties will communicate for the transfer (pick up, delivery, and return) of the children prior to each scheduled parent-time 24 hours prior to the transfer or at least by 6 pm the night prior, unless the child decides otherwise.
25. **Relocation:** In the event that either party moves 150 miles or more from their current residence, the parties agree to follow the provisions pursuant to Utah Code § 81-9-209. The parties agree to discuss relocation in more depth and to try hard to reach a resolution well before the decision is finalized.

If Susan and the minor child relocate, Christopher will attempt to maintain his 9 days per month parent time by traveling to where they are during the school year.

CHILD SUPPORT

26. **Child Support:** Petitioner is currently employed and has a gross monthly income of \$27,753.41. Respondent is currently unemployed but has a gross monthly income of \$9,627.82. Based on the sole child support worksheet Petitioner would be obligated to pay \$3,250.00 for two children. However, Petitioner agrees to pay the sum of \$4,000.00 per month in child support for the two children. It is the Petitioner's desire to have and care for the children for the

maximum allowable time. However, he agrees to pay a higher amount of child support to care for the children. The child support award is subject to current income verification from both parties.

27. Petitioner shall be ordered to pay Respondent \$4,000.00 per month beginning the first of the month following the date of entry of the Decree of Divorce. Petitioner should continue paying monthly child support until a child becomes 18 years of age or has graduated from high school, whichever occurs later, but no later than June of 2029 for the youngest minor child. When a child becomes 18 years of age or has graduated from high school during the child's normal and expected year of graduation, whichever occurs later, the child support amount should drop to \$3,000.00 per month, even though the child support worksheet for one child is \$2,084.00 per month.

28. The Parties must notify each other within 30 days of any change of over 30% in their income.

29. Pursuant to Utah Code § 81-6-215(5) and § 81-6-101 et seq, the parties have a right to adjust or modify this child support order under the code's specified conditions and time restraints.

PARENTING PLAN

30. **Travel:** 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. If the children will be traveling for more than 2 days, the parent arranging the travel will notify the other parent at least 1 day in advance. If either party wishes to take the minor children outside the State of Utah, they should, if possible, inform the other party 30 days in advance.

Additionally, the party arranging the trip should provide the travel itinerary and contact information to the other party in as much advance as possible. Both parties should cooperate in obtaining passports and signing any necessary documentation for the minor children if required for travel. In the case of any emergency, both parents will provide as much notice as possible to each other.

31. Health and Education Access: Both parents will have access to records and the ability to consult with providers regarding education, childcare, and health care. Both Parties will have authority to check the children out of school or access the children during school.

32. Special consideration shall be given by each parent to make the children available to attend family functions including funerals, weddings, family reunions, religious holidays, important ceremonies, and other significant events in the life of the child or in the life of either parent which may inadvertently conflict with the parent-time schedule. The parties agree to cooperate to accommodate such events and to communicate about them a reasonable time in advance.

33. Each parent shall provide the other with his current address and telephone number, email address, and other virtual parent-time access information within 24 hours of any change.

34. Maintaining Contact: Each parent shall permit and shall not discourage, during reasonable hours, reasonable and uncensored communications with the minor children, in the form of phone, mail privileges and virtual parent-time if the equipment is reasonably available. The children are allowed to contact either parent at any time. When the children request to speak with the other parent, each parent shall make reasonable efforts to facilitate the communication.

35. Disparaging Remarks: Both parties are restrained from discussing the case in the presence of the minor children or allowing third parties to discuss the case in the presence of the minor children. Each of the parties should refrain from communicating with or about the other in demeaning, disparaging or disrespectful terms and should prevent third parties and the children from doing so as well.

36. Both parties shall be mutually restrained from bothering, harassing, annoying, threatening, disparaging, or harming the other party at the other party's place of residence, employment, or any other place.

37. Both parties are restrained from using the likeness, image, or credit of the other party for any purpose without their permission.

38. Neither party shall make social media posts about the other party or publicly disparage the other party.

39. The parties shall not introduce anyone that they are dating to the minor children unless they are in a committed and exclusive relationship. Advance notice of two weeks shall be given to the other party prior to introducing the children to the fact that they are dating the individual. That parent should not have the person they are dating around the children until they are formally introduced to each other. Additionally, Petitioner shall provide Respondent 2 weeks' notice prior to him contacting Tara Reimer. The parties will not initially discuss this contact with the children without the other party present during that 2-week period and a reasonable attempt will be made by both parties to talk to the children together during those 2 weeks.

40. The parties shall create a shared calendar which the parties shall maintain and use to communicate with the other parent about events for the minor children.

41. Both parties are mutually restrained from using illegal narcotics or consuming alcohol to excess while caring for the minor children or before transporting the minor children.

42. If one party fails to comply with a provision of this parenting plan, the other party's obligations under the Parenting Plan are not affected.

END OF PARENTING PLAN

43. **Taxes:** The Parties shall file taxes jointly for the 2025 tax year. Any refund or liability shall be divided equally between the parties. Moving forward, the parties agree to determine each year which filing arrangement will be maximally beneficial to both parties. Due to his higher tax bracket, it is anticipated that Petitioner will claim both available minor children to maximize overall benefit. One half of that benefit will be paid to the other party within 1 month of the filing party receiving their tax refund. For the Petitioner to claim a minor child, he must be current on all his child support expenses prior to the end of the tax year.

44. **Child Health Care:** Pursuant to U.C.A. § 81-6-208 as amended, either Petitioner or Respondent should maintain insurance for medical expenses for the benefit of the minor children where available at a reasonable cost. In determining which parent shall maintain insurance for medical expenses, the parties shall consider the reasonableness of the cost, the availability of a group policy and the coverage of the policy. If the parties cannot agree on who shall carry the insurance, then it shall be determined by the preference of the custodial parent. If insurance is being provided by a plan by both parents, Respondent's insurance shall be considered primary coverage and the Petitioner's shall be considered secondary.

45. The parties shall ensure that both minor children are covered on health insurance by at least one parent or stepparent.

46. The parties shall be equally responsible for all out-of-pocket costs of the premium actually paid by a parent for the children's portion of the insurance.

47. Both parties shall share equally all medical expenses incurred for the minor child and actually paid by the parties. Medical expenses shall include, but not be limited to, the following: medical, dental, orthodontia, ophthalmological, psychological, or therapeutic, etc. The parent who incurs medical expenses shall provide written verification of the cost and payment of the medical expenses to the other parent within 30 days of payment. The parent incurring medical expenses may be denied the right to receive credit for the expenses or to recover the other parent's share of the expenses if that parent fails to provide written verification of the cost and payment of medical expenses to the other parent within 30 days of payment.

48. Life Insurance: So long as there is a child support and or alimony obligation, Petitioner shall maintain his current life insurance policy with Respondent and the children designated as beneficiaries. After child support and alimony obligations are over, if the Petitioner does or has remarried, M.J.O. and C.M.O. will remain designated with no less than 25% of Petitioner's life insurance benefit to each.

49. Delta Benefits: Petitioner agrees to assign Respondent the Delta Air Lines secondary travel partner benefit by the company.

50. GI Bill Education: Neither party will remove or adjust current GI Bill Education plan beneficiaries from their current designation.

51. Education Expenses: In addition to any child support obligation, both parties should be equally responsible for any and all of the children's educational related expenses. Said expenses include, but are not limited to, enrollment fees, school clothing, school supplies, any tutoring

related expenses, field trip expenses, school lunches, and any school related activities. The parent who incurs the expense should provide written verification of the cost and payment of education expenses to the other parent within 30 days of payment. The other parent should reimburse one half of the amount of costs within 30 days of receipt of the written verification.

ALIMONY

52. Petitioner shall pay Respondent the sum of \$4,500/month as alimony to finally terminate on 12/31/32. Alimony is forever waived after this date.

REAL PROPERTY

53. During the course of the marriage, the parties acquired real property located at 1762 N 2675 E, Layton, UT 84040.

54. Respondent is awarded 100 percent of the equity and ownership of the real property and will assume the mortgage from Petitioner. Petitioner shall quit claim deed the property to Respondent and Respondent shall be responsible for all debts, expenses, and utilities on the property as soon as the quit claim deed is filed with the County.

55. The total equity of the home is \$612,040. Christopher Mark Olsen's share is \$0.

PROVISIONS REGARDING PERSONAL PROPERTY

56. Prior or during the course of the marriage relationship, Parties have acquired certain items of personal property. The personal property shall be managed as follows:

A. Each party shall be awarded any property identified as premarital or separate property, including all gifts and inheritance.

B. Personal property acquired during the course of the marriage shall be divided among the parties in a fair and equitable fashion as agreed upon by the

parties.

57. The vehicles should be divided as follows:

A. Petitioner shall be awarded the following vehicles: 2009 GMC Yukon, Harley Davidson Softail motorcycle, and 2017 Tesla Model S. The Ninja motorcycle will be titled in Christopher's name but for Micah's use.

Petitioner is responsible for paying title, license, insurance, etc. for these vehicles.

B. Respondent shall be awarded the following vehicles and pay the insurance and other costs: 2018 Volvo XC-90 and the 2013 Harley Davidson Sportster. Respondent shall be awarded the 2019 Dodge Charger which is for the boys' use, and the parties shall equally divide insurance and other costs associated with this vehicle.

C. Each party shall be responsible for the debts and liabilities related to their separate vehicles and shall hold the other party harmless from any liability associated therewith. The parties shall take all necessary steps to transfer the vehicles into their own names within 30 days of the date of entry of the Decree of Divorce.

58. If Parties cannot agree to the division of any of the above stated property, Parties shall attend mediation.

PROVISIONS REGARDING PENSION AND RELATED ASSETS

59. According to the wishes of both parties, the division of joint bank accounts shall be decided and agreed upon by the Parties. If the Parties cannot agree to the division of finances, the Parties shall attend mediation.

60. The parties have acquired and continue to acquire bank, profit sharing, stock options, bonuses, investment, retirement and/or pension accounts and business interests during the course of the parties' marriage.

61. These accounts shall be divided as follows as of the date of entry of the Decree of Divorce unless specified otherwise:

Account and Names on Account	Current balance	Petitioner (Chris) will Receive	Respondent (Susan) will Receive	Other
USAA Checking Account: 6315 Christopher Mark Olsen and Susan Rene Olsen		50%	50%	
USAA Checking: 0138 Christopher Mark Olsen		100%		
USAA Checking: 3851 Susan Rene Olsen			100%	
USAA Saving: 9594 Susan Rene Olsen			100%	
USAA Savings: 9091,9083 Caleb Mark Olsen, Christopher Mark Olsen, and Susan Rene Olsen		0%	0%	Caleb's accounts

Fidelity Joint WROS TOD Account #:23737 Christopher Mark Olsen and Susan Rene Olsen	Approximately: \$265,000.00	50%	50%	(this is not a 'qualified' account, therefore does not require a QDRO)
Fidelity 401k – Brokerage Link Account #: 50711 Christopher M. Olsen	Approximately: \$353,000.00	100%		
Fidelity 401k – Brokerage Link Roth Account #: 50712 Christopher M. Olsen	Approximately: \$27,000.00	100%		
Fidelity Delta 401K Pilot Retirement Plan #74779	Approximately: \$5,000	100%		
Fidelity Roth IRA – Account # 23739 Christopher M. Olsen	Approximately: \$339,000.00	50%	50%	
Community Nat. Bank Roth IRA Account #: 92356 Christopher M. Olsen	Approximately: \$193,000.00	50%	50%	
Fidelity Traditional IRA Account #: 57801 Christopher M. Olsen	Approximately: \$3,000.00	50%	50%	
Community Nat. Bank Traditional IRA: Account #: 57576 Susan R. Olsen	Approximately: \$131,000.00	50%	50%	
Fidelity Roth IRA Account #: 3741 Susan R. Olsen	Approximately: \$146,000.00	50%	50%	
Athene Account #: 3691 Susan R. Olsen	Approximately: \$226,000.00	50%	50%	

AAFMAA Life Insurance Susan R. Olsen	\$400,000.00			No face value
AAFMAA Life Insurance Christopher Olsen	\$400,000.00			No face value
Delta Airlines Life Insurance	\$800,000.00			No face value

62. Each party should be awarded their respective VA benefit free and clear of any claim by the other party.

63. Retirement and or investment accounts divided by percentage are awarded subject to gains and losses.

64. A Qualified Domestic Relation Order (QDRO) or Domestic Relations Order (DRO) shall be prepared to divide these accounts within 30 days of entry of the Divorce Decree.

65. Any fees associated with the above orders shall be split evenly between the parties.

PROVISIONS REGARDING BUSINESS INTERESTS

66. There are no business interests.

PROVISIONS REGARDING DEBTS AND OBLIGATIONS

67. During the course of the marriage, Parties paid off all debts, excepting the following:

- A. The mortgage on the shared real property, for which Respondent shall, along with full possession of the house, take full responsibility and continue to pay.
- B. The outstanding Tesla Payment, for which Petitioner shall, along with the Tesla, take full responsibility and continue to pay.

C. The outstanding balances on the credit card accounts ending in 5007 and 2807. The parties shall pay the remaining outstanding balances from the funds in their joint checking account (Account ending in #6315) within 30 days of the signing of the decree of divorce.

68. Moving forward, all debts and obligations incurred since the signing of the decree of divorce shall be the responsibility of the Party who incurred the particular debt.

69. If there are any other debts, the debt shall be the responsibility of the Party incurring the debt.

70. As authorized by Utah Code Ann., § 81-4-406, the Parties shall notify all respective creditors regarding the division of debts, obligations, liabilities, and regarding separate and current addresses.

71. Each Party shall indemnify and hold other Party harmless from all debts and obligations he or she is awarded under the Decree of Divorce. This “hold harmless” clause shall apply to bankruptcy proceedings.

PROVISIONS REGARDING MISCELLANEA

I. MEDIATOR’S FEES.

72. The parties shall equally divide all costs in mediator fees related to this stipulated Petition. The Parties shall agree to the payment of any future or unexpected mediator and/or attorney’s fees.

II. OTHER

73. Prior to the filing of any Petition to change any provision of the final Decree of Divorce, Parties shall attempt to resolve the issue(s) first through mediation.

74. Respondent shall be restored to the use of her former name of Canady if she so chooses.

75. Each Party shall be ordered to execute and deliver to the other Party the documents required to implement the provisions of the Decree of Divorce the Court enters. Should a party fail to execute a document within 60 days of the entry of this divorce decree, the other party may bring a Motion to Enforce at the expense of the disobedient party and seek that the Court appoint some other person to execute the document pursuant to Rule 70 of the Utah Rules of Civil Procedure. Any document executed pursuant to Rule 70 has the same effect as if executed by the disobedient party.

76. The Parties each indicate that there has been a complete, accurate, and current disclosure of all income, property (legal or equitable, owned in part or in full), assets, and liabilities. Both Parties understand and agree that any deliberate failure to provide complete disclosure may constitute perjury.

77. If any term, paragraph, or provision of this Stipulation is held invalid or unenforceable for any reason, the remainder of this Stipulation shall continue in full force and effect.

78. The Parties have negotiated the terms of the Stipulation in good faith and have read it in its entirety and agree that it reflects all of the issues negotiated by the Parties. Each Party understands, acknowledges, and agrees that each Party has contributed to the drafting of the Stipulation through mediation. The final documents will be prepared as a service to both parties and shall not be interpreted against either as the “drafting party.”

79. Each Party understands how this action affects their legal interests and knowingly enters into the Stipulation either after having been fully advised by legal counsel or after acknowledging they have had an opportunity to consult with legal counsel and chose not to do

so.

80. The Stipulation is entire and completes and embodies all understandings and agreements between Parties. No prior or contemporaneous oral or written agreements or matters outside of this Stipulation shall have any force or effect. Each Party is aware that it has the right to proceed to trial in this matter and waives its right to trial. The Parties are satisfied that the Stipulation is fair and reasonable and have no additional questions to ask or unresolved issues that need to be addressed. The Parties agree that all issues that either Party wishes to raise are incorporated in the Stipulation.

DISSOLUTION OF MARRIAGE

81. The Court hereby dissolves the marriage of Petitioner and Respondent consistent with the terms contained herein and enters this Decree of Divorce.

*****END OF DECREE OF DIVORCE*****

In accordance with the Utah State District Court eFiling standards No. 4, and URCP 10(e), this Order does not bear the handwritten signature of the Judge, but instead displays an electronic signature at the upper-righthand corner of the first page of this Order along with the court's seal and date and time the Order was executed.

Approved as to form:

**Susan R. Olsen*

Susan R. Olsen

Respondent

**Electronic signature affixed with permission.*

*** * ENTERED BY THE COURT ON THE DATE AND AS INDICATED BY THE COURT'S SEAL AT THE**

TOP OF THE FIRST PAGE * *

CERTIFICATE OF SERVICE

I CERTIFY that on this 4th day of May, 2026, I caused to be emailed an exact copy of
this DECREE OF DIVORCE to the following:

Christopher M. Olsen
Cnsolsen2@gmail.com
Petitioner

Susan R. Olsen
cnsolsen@gmail.com
Respondent

/s/Anna Grace Galkin
Anna Grace Galkin_____
Paralegal
MYLAR LAW, P.C.