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

JORDAN NICOLE LAY, Petitioner, vs. DAKOTA NOAL LAY, Respondent.	Decree of Divorce Civil No. 264700801 Judge Michael Edwards
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DECREE OF DIVORCE

This matter came before the Court on the Petition for Divorce filed by JORDAN NICOLE LAY ("Petitioner") against DAKOTA NOAL LAY ("Respondent"). The Court having reviewed the Stipulation and Settlement Agreement and the Findings of Fact and Conclusions of Law entered herein, and good cause appearing:

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED as follows:

I. DISSOLUTION OF MARRIAGE

The bonds of matrimony heretofore existing between JORDAN NICOLE LAY and DAKOTA NOAL LAY are hereby dissolved, and the parties are restored to the status of single persons, effective upon entry of this Decree.

II. MINOR CHILDREN

Two (2) minor children were born as issue of this marriage:

- a. Amelia Nicole Lay, born March 14, 2017; and
- b. Adeline Noelle Lay, born November 4, 2019.

No children are expected.

III. LEGAL CUSTODY

The parties shall share joint legal custody of the minor children. Both parties shall have equal rights and responsibilities regarding major decisions affecting the children's health, education, extracurricular activities, and general welfare. Decisions shall be made jointly and in good faith, with the best interests of the children as the paramount consideration. In the event the parties are unable to agree on a major decision, they shall participate in mediation prior to seeking Court intervention.

IV. PHYSICAL CUSTODY AND PARENT-TIME

The parties shall share equal physical custody of the minor children on a 50/50 basis in accordance with the Parenting Plan. The parties shall continue their rotating 2/2/3 bi-weekly schedule, or such other equal schedule as the parties may mutually agree upon in writing and in accordance with the Parenting Plan.

The rotating schedule shall operate as follows: Petitioner shall have the children for two (2) days, followed by Respondent for two (2) days, followed by Petitioner for three (3) days, with the pattern alternating each week so that each party receives equal parenting time over the course of each two-week period.

Holiday and school break parent-time shall be divided equally between the parties and negotiated in good faith each year. In the event of conflict between the regular schedule and a holiday schedule, the holiday schedule shall control.

Each party shall provide the other with reasonable notice of travel plans involving the minor children. Neither party shall remove the children from the state of Utah for more than fourteen (14) days without the prior written consent of the other party or an order of the Court.

V. CHILD SUPPORT

Respondent shall pay Petitioner child support in the amount of \$9.00 per month, consistent with the Joint Custody Child Support worksheet and the Utah Child Support Guidelines, Utah Code § 78B-12-101 et seq. Any order for child support shall include an income withholding provision pursuant to Utah Code § 62A-11-401 et seq. Child support shall cease when a child reaches the age of 18 or graduates with her regular graduating class, whichever is later.

Both parties shall maintain health, accident, and dental insurance for the benefit of the minor children to the extent such coverage is available through their respective employers at reasonable cost. Any reasonable and necessary medical, dental, vision, or other health care expenses not covered by insurance shall be divided equally (50/50) between the parties, excluding routine office visit co-pays which shall be paid by the parent exercising parent-time at the time of the visit.

VI. TAX EXEMPTIONS

The parties shall alternate claiming the minor children as dependents for federal and state income tax purposes. The parties shall claim one child each per tax year until Amelia Nicole Lay reaches the age of eighteen (18), at which time the parties shall alternate claiming Adeline Noelle Lay as a dependent in alternating tax years. The party entitled to claim a child in a given tax year shall execute IRS Form 8332 or equivalent documentation as necessary. Neither party shall claim a child as a dependent in a year to which they are not entitled without the written consent of the other party.

VII. SPOUSAL SUPPORT / ALIMONY

The parties mutually and expressly waive any and all rights to spousal support, alimony, or separate maintenance, past, present, or future. This waiver is knowing and voluntary, and is final and non-modifiable.

VIII. REAL PROPERTY

The parties own the Marital Residence located at 901 South 4050 West, Syracuse, Utah 84075, subject to a first mortgage of approximately \$360,000 and a second mortgage of approximately \$114,000. The parties shall mutually agree on the disposition of the Marital Residence, which may include a sale of the property with net proceeds divided equally, a buyout of one party's interest by the other, or such other arrangement as the parties may agree upon in writing.

Any party assuming the mortgage(s) shall refinance the encumbrance(s) into their sole name within a reasonable time and shall indemnify and hold harmless the other party from any liability thereon. Until the property is sold or refinanced, the parties shall each be responsible for fifty percent (50%) of the mortgage obligations and shall cooperate in good faith regarding mortgage payments, maintenance, and other carrying costs.

IX. VEHICLES

Each party shall receive title to the vehicle(s) currently in their respective name(s) and shall be solely responsible for any loan, lien, insurance, registration, and all other obligations associated with their respective vehicle(s). Each party shall execute any documents reasonably necessary to effectuate the transfer of title.

X. RETIREMENT ACCOUNTS

Petitioner shall retain her T. Rowe Price 401(k) (approximate value \$67,000) and Respondent shall retain his Milliman 401(k) (approximate value \$32,000) in their entirety. Each party waives any claim to the other party's retirement account(s). The current values represent a fair and equitable division of the marital retirement estate. If a Qualified Domestic Relations Order (QDRO) or similar order is required by any plan administrator, the parties shall cooperate in executing such documents.

XI. DEBTS AND OBLIGATIONS

A. Debts Assumed by Petitioner (Jordan Nicole Lay):

1. 50% Home Mortgage — approximately \$360,000
2. 50% Second Mortgage — approximately \$114,000
3. Amazon Credit Card — approximately \$6,226.87
4. Car Loan (2024 Ford Mustang Mach-E) — approximately \$40,242.21
5. Chase Credit Card — approximately \$3,544.00
6. Student Loans — approximately \$12,568.00
7. Amex Card — approximately \$150.00

B. Debts Assumed by Respondent (Dakota Noal Lay):

1. 50% Home Mortgage — approximately \$360,000
2. 50% Second Mortgage — approximately \$114,000
3. SoFi Personal Loan (50% share) — approximately \$13,000.00
4. 2023 Tundra Loan — approximately \$52,000.00
5. AFCU Visa 1 — approximately \$9,500.00
6. AFCU Visa 2 — approximately \$15,300.00
7. Amex 1 — approximately \$14,000.00
8. Amex 2 — approximately \$6,000.00
9. Amazon Card — approximately \$2,000.00

Each party shall indemnify, defend, and hold harmless the other party from any and all claims, liabilities, costs, and expenses (including attorney's fees) arising from or related to the debts each party has assumed herein. Each party shall pay their assumed debts as they come due and shall not allow such debts to become delinquent in a manner that adversely affects the other party's credit.

XII. PERSONAL PROPERTY

The parties have divided their personal property, household furnishings, and effects to their mutual satisfaction. Each party shall retain all personal property currently in their possession. Neither party shall make any further claim against the other for personal property except as specifically set forth herein.

XIII. FINANCIAL ACCOUNTS

Each party shall retain any bank accounts, checking accounts, savings accounts, and financial accounts held in their individual name. Any jointly-held accounts shall be closed or divided equally within thirty (30) days of the entry of this Decree, unless otherwise mutually agreed upon in writing.

XIV. GENERAL PROVISIONS

1. Incorporation of Stipulation. The Stipulation and Settlement Agreement entered into by the parties is hereby incorporated by reference into this Decree and shall be enforceable as an order of this Court.
2. Mutual Release. Except as otherwise provided herein, each party releases and forever discharges the other from any and all claims, demands, causes of action, and liabilities of every kind and nature, known or unknown, arising out of or in connection with the marital relationship or the dissolution thereof.
3. Modification. Child custody, parent-time, and child support provisions may be modified upon a showing of a material change in circumstances pursuant to Utah law. All other provisions of this Decree are non-modifiable except by written agreement of both parties or order of a court of competent jurisdiction.
4. Attorneys' Fees. Each party shall bear their own attorneys' fees and costs incurred in connection with this proceeding, except as otherwise ordered by the Court.
5. Cooperation. The parties shall execute any and all documents and take any and all actions reasonably necessary to carry out the terms of this Decree.
6. Divorce Education. Both parties shall complete the mandatory divorce education course within forty-five (45) days of service of the Complaint for Divorce, pursuant to Utah Code.

7. Severability. If any provision of this Decree is found to be unenforceable, the remaining provisions shall remain in full force and effect.

*The Court's Signature shall appear at the top of this document

APPROVED AS TO FORM

/S/ JORDAN NICOLE LAY, Petitioner	/S/ DAKOTA NOAL LAY, Respondent
Date: August 18, 2026	Date: August 18, 2026

(Both Signatures were signed by Glen Neeley with Written Permission from both parties)