The Order of the Court is stated below:
Dated: November 12, 2026 04:41:51 PM **/s/** JOSEPH BEAN
District Court Judge

ANGELA WILLOUGHBY, USB NO. 61010
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Licensed Paralegal Practitioner for Helena Contreras

IN THE SECOND JUDICIAL DISTRICT COURT - Farmington
IN AND FOR DAVIS COUNTY, STATE OF UTAH

Court Address: 800 W State St, Farmington, UT 84025 – Ph: (801) 447-3800

In the Matter of the Marriage of: HELENA CONTRERAS, Petitioner, and SAUL GARCIA-LOZANO, Respondent.	**DECREE OF DIVORCE** Case No.:264700723 Judge: Honorable Saul Bean Commissioner: Christiana Wilson

The Court, having entered its Findings of Fact and Conclusions of Law, and having reviewed the pleadings, the parties' Stipulated Settlement Agreement, and the record herein, finds the Agreement fair and reasonable and hereby approves and incorporates its terms into this Decree of Divorce, subject to the parties' applicable bankruptcy court orders.

IT IS HEREBY ORDERED AND DECREED AS FOLLOWS:

1. **Dissolution of Marriage.** Helena Contreras is granted a divorce from Saul Garcia-Lozano on the grounds of irreconcilable differences, and the bonds of matrimony between the parties are dissolved. This Decree is effective upon entry by the Court.

2. **Children.** No children were born to or adopted by the Parties together, and no child is

expected.

3. **Personal Property and Assets.** (Utah Code § 81-4-501(2)–(4)) During the marriage, the parties acquired certain personal property and assets. Each party shall be awarded any separate personal property acquired prior to the marriage or received by gift or inheritance during the marriage. The remaining marital property shall be divided as follows:

a. **Other Personal Property and Storage.** Helena shall be awarded the contents of the marital residence, her storage unit, and the RV. Saul shall be awarded the contents of his storage unit, including his tools, construction materials, camping equipment, personal documents, and work-related items. Saul retrieved his personal belongings from the Syracuse residence in January 2026 and shall remove all remaining belongings from his storage unit within six (6) months following entry of the Decree of Divorce, subject to applicable bankruptcy restrictions.

b. **Vehicles.** Helena shall be awarded the 2023 Nissan Pathfinder, including responsibility for its secured loan. Saul shall be awarded the 2011 Ford F-150, 2010 Buick LaCrosse, and GMC box truck. Each party shall retain sole ownership and possession of their respective vehicles and shall be responsible for all associated payments, insurance, taxes, maintenance, and expenses, subject to existing liens and applicable bankruptcy restrictions. The parties shall execute any documents necessary to transfer ownership or title, as permitted by law.

c. **Remaining Personal Property.** All other personal property shall remain with the party currently possessing it or to whom it has previously been distributed by agreement. Each party shall retain sole ownership of such property, free and clear of any claim by the other

party, subject to applicable bankruptcy restrictions.

4. **Inheritance and Separate Property.** Each party shall be awarded any inheritance, family trust distributions, or other separate property received from their respective families, free and clear of any claim by the other party, subject to applicable bankruptcy restrictions.

5. **Financial Accounts.** Each party shall be awarded all financial accounts held in their respective names, free and clear of any claim by the other party.

6. **Retirement / Investment Accounts.** Helena shall be awarded all retirement, pension, 401(k), and other retirement-related accounts held in her name, free and clear of any claim by Saul. Saul did not obtain any retirement accounts during the marriage and shall not be entitled to any portion of Helena's retirement benefits.

Debts and Obligations.

7. **Separate Debts.** Each party shall be solely responsible for debts individually incurred after their separation on January 15, 2026, to the extent not included in the bankruptcy proceedings. Neither party shall incur debts in the other's name or on joint credit without written consent and shall hold the other harmless from any unauthorized obligations, subject to applicable bankruptcy law.

8. **Secured Debts.** Helena shall be solely responsible for all payments and obligations associated with the Syracuse residence and 2023 Nissan Pathfinder, as more specifically provided herein. These obligations are intended to remain current notwithstanding the parties' Chapter 7 bankruptcy proceedings. Nothing in this Agreement shall alter the rights of secured creditors or the Bankruptcy Court.

9. **Bankruptcy.** The parties filed for Chapter 7 bankruptcy protection on October 20, 2026,

Case No. 26-26612. All debts included in the bankruptcy shall be addressed through those proceedings. Saul shall remain solely responsible for his outstanding IRS debt, which the parties have excluded from their bankruptcy debt arrangements. All provisions remain subject to applicable bankruptcy law.

10. **Notice to Creditors Regarding Debts.** Pursuant to Utah Code § 81-4-406(3)(b), the parties shall notify their respective creditors of the division of debts and obligations under the Decree of Divorce and provide their separate, current addresses, in accordance with Utah Code § 15-4-6.5 and applicable bankruptcy law.

Real Property.

11. **Syracuse Residence.** The parties have a contractual and/or ownership interest in the residence located at 2376 South 2885 West, Syracuse, Utah 84075 ("Syracuse Residence"), subject to an owner-financed purchase agreement. Helena shall be awarded the parties' interest in the property, subject to third-party rights and applicable bankruptcy restrictions.

12. **Mortgage Payments and Utilities.** Upon entry of the Decree of Divorce, Helena shall be solely responsible for all mortgage or contract payments, utilities, and expenses associated with the Syracuse Residence, without releasing Saul from any obligations to third-party creditors.

13. **Maintenance and Repairs.** Helena shall be solely responsible for all maintenance, repairs, replacements, and improvements to the Syracuse Residence, including all associated expenses. Saul shall have no obligation to perform or contribute toward such work.

14. **Assumption of Contract and Removal of Saul.** Helena shall arrange to assume or replace the existing purchase agreement solely in her name. Upon approval by all necessary parties and Saul's release from liability, Saul shall execute any necessary quitclaim deed,

assignment, release, or other documents to remove his name from the contract or title, if applicable, and transfer his interest in the Syracuse Residence to Helena, subject to applicable bankruptcy law.

15. **Possession and Future Disposition.** Helena shall retain sole possession and responsibility for the Syracuse Residence. If Helena elects to sell the property, she shall be entitled to one hundred percent (100%) of all equity and net proceeds from the sale, and Saul expressly waives any right, title, interest, or claim to such equity or proceeds. Saul shall have no obligation concerning future rental arrangements, improvements, or sale of the property, except to execute any necessary documents as provided herein. All prior proposals concerning shared expenses, rental income, remodeling, sale, or division of proceeds are superseded by this Agreement, subject to applicable bankruptcy law and third-party rights.

16. **Furnace and Air-Conditioning System.** The furnace and air-conditioning system installed at the Syracuse Residence during summer 2026 was financed through a personal loan between Saul and contractor Gilberto Roman. Saul shall continue making payments directly to Gilberto Roman through February 2027. The parties anticipate a remaining balance of $9,985.00 as of March 1, 2027. Beginning March 1, 2027, Helena shall reimburse Saul by electronic transfer in monthly payments of $345.00, due on the first day of each month, until the remaining balance is paid in full, with the final payment adjusted to the actual outstanding balance. Saul shall continue making payments directly to Gilberto Roman.

17. **Alimony.** Neither Party shall pay or receive alimony. Each Party waives any claim for alimony against the other.

18. **LPP / Attorney's Fees.** Each Party shall bear his or her own attorney fees and costs

incurred in this action through entry of the Decree, unless otherwise stipulated in writing. The Court shall retain jurisdiction to enforce lawful provisions incorporated into the Decree, subject to applicable bankruptcy law.

19. **Mutual Restraints.** The parties shall be mutually restrained and enjoined from committing or threatening violence, abuse, harassment, stalking, or intimidation against each other or their family members, whether in person, through third parties, electronically, or through social media.

20. **Duty to Sign Documents.** The parties shall execute all documents necessary to effectuate the Decree of Divorce within sixty (60) days of its entry. If either party fails to comply, the other may seek relief under Utah Rule of Civil Procedure 70.

21. **Other Relief if Equitable and Just.** The Court retains jurisdiction to enforce the lawful provisions of this Decree and grant such further relief as may be just and appropriate, subject to applicable bankruptcy law.

---------- END OF DECREE OF DIVORCE ----------

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

Approved as to Form:

/s/ Helena Contreras *_____

HELENA CONTRERAS

Petitioner

Date: 11/09/2026

*/s/ Saul Garcia-Lozano**

SAUL GARCIA-LOZANO

Respondent

Date: 11/09/2026

**Original signatures are on file at the office of Oasis Legal Services*

CERTIFICATE OF SERVICE

I hereby certify that I caused to be served on all other e-filers in this case, and as identified below, a true and exact copy of the following described document, via the Court's electronic filing process. Any party not currently subscribed as an e-filer has been served by email or regular U.S. Mail on the 9th day of November 2026.

DOCUMENT SERVED: **DECREE OF DIVORCE AND JUDGMENT**

PERSON SERVED: via Email

Helena Contreras
Petitioner
Heco7@icloud.com

Saul Garcia-Lozano
Respondent
saul.garcialozano@yahoo.com

/s/ Angela Willoughby
ANGELA WILLOUGHBY
LPP for Helena Contreras