

Taylor Nicole Granger  
Name  
4344 south cavebay  
Address  
West Valley City, Utah 84128  
City, State, Zip  
801-839-9484  
Phone  
taylorgranger00@gmail.com  
Email

In the Court of Utah

THIRD Judicial District SALT LAKE County

Court Address 450 SOUTH STATE STREET, SALT LAKE CITY, UT 84114

In the Matter of (select one)

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

Taylor Nicole Granger  
(name of Petitioner)

and

Noah Thomas Francis  
(name of Respondent)

Other parties (if any)

### Divorce Decree

264901329

Case Number

Stephen Nelson  
Judge

Russell Minas  
Commissioner (domestic cases)

The court decrees:

### Divorce

1. Taylor Nicole Granger is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Taylor Nicole Granger. The divorce will become final upon entry of the divorce decree.

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

2. **Taylor Nicole Granger and Noah Thomas Francis** 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, **Taylor Nicole Granger** 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: **2017**

Make: **Jeep**

Model: **cherokee**

VIN: **N/A**

Owner (before divorce): **Taylor Granger**

Current value: **\$10,235.00**

Amounts Estimated: **no**

Ownership After Divorce: **Taylor Nicole Granger**

Loan: **N/A**

b.

Year: **2016**

Make: **Ram**

Model: **1500**

VIN: **N/A**

Owner (before divorce): **Noah Francis**

Current value: **\$16,750.00**

Amounts Estimated: **no**

Ownership After Divorce: **Noah Thomas Francis**

I.

Lender: **Mountain America Credit Union**

Address: **9800 south Monroe st Sandy UT 84070**

Date Acquired: **N/A**

Amount Owed: **\$11,096.93**

Amounts Estimated: **no**

Monthly Payment: **\$365.54**

The debt will be paid as follows: **Noah Thomas Francis will pay the entire debt. Noah Thomas Francis will provide a copy of the divorce decree to the lender.**

c.

Year: **2021**

Make: **Harley Davidson**

Model: **Street Bob**

VIN: **N/A**

Owner (before divorce): **Noah Francis**

Current value: **\$10,600.00**

Amounts Estimated: **no**

Ownership After Divorce: **Noah Thomas Francis**

l.

Lender: **Mountain America Credit Union**

Address: **9800 south Monroe st Sandy UT 84070**

Date Acquired: **N/A**

Amount Owed: **\$3,121.49**

Amounts Estimated: **no**

Monthly Payment: **\$194.24**

The debt will be paid as follows: **Noah Thomas Francis will pay the entire debt. Noah Thomas Francis will provide a copy of the divorce decree to the lender.**

Bank and credit union accounts

5. Bank and credit union accounts will be divided as follows:

a.

Account Number: **9491**

Account Type: **Savings**

Institution Name: **Mountain America Credit Union**

Address: **9800 south monroe st Sandy UT 84070**

Date Opened: **N/A**

Balance (US Dollars): **\$774.43**

Estimated: **no**

Owner: **Noah Thomas Francis**

Co-Owner(s): **N/A**

Divide as follows: **Noah Thomas Francis should be awarded the entire balance of \$774.43 from this money.**

b.

Account Number: **1336**

Account Type: **Savings and Checkings combined**

Institution Name: **Mountain America Credit Union**

Address: **9800 South Monroe St. Sandy UT 84070**

Date Opened: **N/A**

Balance (US Dollars): **\$13,806.91**

Estimated: **no**

Owner: **Taylor Nicole Granger and Noah Thomas Francis**

Co-Owner(s): **N/A**

Divide as follows: **The parties agree that all funds previously held in their joint checking and savings accounts have been divided equally between them. The division of said financial assets occurred on March 5, 2026. At the time of division, the total balance of the accounts, excluding funds belonging to Taylor's minor child (who is not biologically related to Noah and for whom Noah has no legal rights or obligations), was \$22,320. Each party received the sum of \$11,160 as their respective share. A bank representative confirmed that the funds were divided equally, and Noah was provided the opportunity to review the account balances at the time of distribution. The parties acknowledge and agree that this division was made in accordance with their prior agreement to divide the funds equally (50/50), excluding funds belonging to the minor child. The parties further agree that this distribution constitutes a full, final, and complete division of all funds previously held in the joint checking and savings accounts. Each party knowingly and voluntarily waives any and all future claims, demands, or rights to additional funds from said accounts, and agrees that no further accounting, reimbursement, or payment related to these accounts shall be requested or required. Both parties acknowledge that they have entered into this agreement knowingly, voluntarily, and without coercion or duress, and that they understand and accept the terms of this division of assets.**

6. **Taylor Nicole Granger will receive the following property:**

- a. **Headboard/ footboard**
- b. **Nightstand**
- c. **Dresser**
- d. **Shoe Cabinet**
- e. **Both Couches**
- f. **Kitchen Table**
- g. **Washer/ Dryer**
- h. **Printer**

**i. Pantry**

**7. Noah Thomas Francis** will receive the following property:

- a. Nightstand**
- b. TVs**
- c. 2nd pantry**

**Debts**

**8.** 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.

**Medical Debt**

**a.**

Account Number: **4587**

Institution Name: **Intermountain health care**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$844.34**

Minimum Monthly Payment (in US Dollars): **\$71.00**

Owner: **Taylor Granger**

The debt will be paid as follows: **Taylor Nicole Granger will pay the entire debt. Taylor Nicole Granger will provide a copy of the divorce decree to the lender.**

**b.**

Account Number: **8774**

Institution Name: **Intermountain Health Care**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$2,545.59**

Minimum Monthly Payment (in US Dollars): **\$168.23**

Owner: **Taylor Granger**

The debt will be paid as follows: **Taylor Nicole Granger will pay the entire debt. Taylor Nicole Granger will provide a copy of the divorce decree to the lender.**

**Real property**

**9.** The parties acquired the following real property during the marriage:

**a.**

Description: **Shared house**

Address: **413 Parkway ave, tooele, tooele, utah 84074 United States**

Tax ID: **10-041-0-0023**

Legal Description: **lot 23 Block 1, valley view subdivision, according to the**

**official plat thereof, recorded in the office of the tooele County Recorder's office, Tooele County Utah**

**Date property acquired: Jan 9, 2026**

**Names on title: Taylor Granger and Noah Thomas Francis, Wife and Husband**

**Original cost: \$400,675.95**

**Current value: \$392,000.00**

**Property values estimated: no**

**Disposal: 1. Mortgage Payment Requirement The parties acknowledge that pursuant to the loan requirements of the Utah Housing Corporation, the property may not be refinanced or sold until six (6) mortgage payments have been made. As of March 3, 2026, one (1) payment has been made. 2. Loan Assumption Utah Housing Corporation has advised that Noah Thomas Francis may apply to assume the existing loan prior to the six-payment requirement being met. 3. Occupancy and Possession Taylor Granger shall continue to reside at the property until the loan is assumed by Noah Thomas Francis, the property is refinanced, or the property is sold. Noah Thomas Francis shall vacate the property and remove all personal belongings no later than March 7, 2026. 4. Deadline for Refinance or Assumption Noah Thomas Francis shall have until April 2, 2026 to obtain approval for either refinancing the loan in his name alone or assuming the existing loan. If approval is not obtained by April 2, 2026, the property shall be listed for sale no later than April 10, 2026. 5. Responsibilities Upon Refinance or Loan Assumption a. Noah Thomas Francis shall be solely responsible for all costs associated with the refinance or loan assumption. b. Noah Thomas Francis shall take all necessary steps to remove Taylor Granger from the mortgage and title within thirty (30) days of loan approval. 6. Sale of Property a. In the event the property is sold, all closing costs shall be divided equally between the parties. b. Any necessary repairs to the property prior to sale shall be shared equally between the parties until Taylor Granger is removed from the mortgage and title or the property is sold.**

**i.**

**Creditor: N/A**

**Names on mortgage: Taylor Granger, Noah Thomas Francis**

**Date mortgage acquired: Jan 9, 2026**

**Mortgage balance: \$394,971.48**

**Monthly payment: \$2,934.60**

**Mortgage values estimated: no**

**This mortgage will be paid as follows after the divorce: The parties agree that Noah Francis and Taylor Granger shall each be responsible for one-half (50%) of the monthly mortgage payment on the marital residence until such time as the property is sold or refinanced. The current monthly mortgage payment shall be divided equally between the parties, with each party responsible for**

**\$1,467.30 per month. Noah Francis shall provide his portion of the mortgage payment to Taylor Granger on or before the 25th day of each month so that payment may be made in a timely manner. Utility responsibilities shall be allocated as follows until the residence is sold or refinanced: The power and gas utilities shall remain in the name of Noah Francis. The water, sewer, and trash utilities shall remain in the name of Taylor Granger. While Taylor Granger occupies the residence, she shall be responsible for payment of the utilities associated with the property. Noah shall not remove her access from the online payment portals. In the event an issue arises with the power or gas services requiring communication with the utility provider, Noah Francis shall promptly contact the utility company upon request within 2 business days. Taylor Nicole Granger will provide a copy of the divorce decree to the lender.**

### **Alimony**

10. Neither party will pay alimony.

### **Retirement money**

#### **Retirement money – retirement accounts**

11. 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).

12. 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: 1341**

**Plan Name: 401K**

**Plan Administrator: Enbridge Employee Services INC**

**Company Name: Enbridge Gas**

**Address: 7337 Doubletree ranch Rd Scottsdale Arizona 85258**

**Date Opened: Apr 21, 2025**

**Plan Value: \$5489.78**

**This plan is in the name of: Noah Thomas Francis**

**Divide as follows: The entire account should be awarded to Noah Thomas Francis.**

b.

Account Number: **none**

Plan Name: **401k**

Plan Administrator: **Telos RTC**

Company Name: **Health Equity**

Address: **PO box 81889**

Date Opened: **Feb 6, 2024**

Plan Value: **\$4667.78**

This plan is in the name of: **Taylor Nicole Granger**

Divide as follows: **The entire account should be awarded to Taylor Nicole Granger.**

### Additional provisions

13. The parties will adhere to the following additional provisions:

a.

**Additional Provision: Noah Thomas Francis shall maintain health insurance coverage for Taylor Granger and Taylor's minor child until the divorce is finalized. Upon finalization, Taylor and the minor child shall be promptly removed from the policy. The costs associated with maintaining such health insurance shall be shared equally by the parties.**

b.

**Additional Provision: Noah Thomas Francis and Taylor Granger will split any fees associated with the divorce 50/50**

### Duty to sign documents

14. 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.

4/15/2026

Date

Signature



Judge

Stephen L. Nelson

Signature

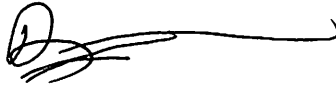
Date



Commissioner \_\_\_\_\_

Approved as to Form.

Other Party  
Signature ►



Other Party  
Name      Noah Thomas Francis

### 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: **Noah Thomas Francis**  
Method of service: **Hand Delivery**  
Address: **3441 S 8400 W Magna UT 84044**  
Date of Service: **Mar 27, 2026**

03/19/2026

Date

Signature ►



Printed  
Name

Taylor Granger