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IN THE THIRD JUDICIAL DISTRICT COURT IN AND FOR, COUNTY OF SALT LAKE, STATE OF UTAH 450 South State St, Salt Lake City, UT 84114	
In the matter of the marriage of: MICHAEL REDD, Petitioner, and, HALLIE REDD, Respondent.	DECREE OF DIVORCE Civil No. 264901015 Judge: Hon. Dianna M. Gibson Commissioner: Hon. Kim M. Luhn Discovery Tier: 4

This matter came before the Court by way of Petitioner Michael Redd's ("Petitioner") Verified Petition for Divorce. The Court finds, having reviewed the pleadings and the Stipulation and Settlement Agreement, that the Court has jurisdiction to enter a Decree of Divorce. The Court, having found and entered its Findings of Fact and Conclusions of Law, and being otherwise fully advised, and for good cause appearing, it is hereby ORDERED, ADJUDGED, AND DECREED:

PARTIES, JURISDICTION, AND VENUE

1. Petitioner is a resident of Salt Lake County, State of Utah, and has so resided for at least three (3) months immediately prior to the commencement of this action.
2. Respondent is a resident of Utah County, State of Utah, and has so resided for at least three (3) months immediately prior to the commencement of this action.
3. The parties are husband and wife, respectively, having been married to each other on December 28, 1989, in Manti, Sanpete County, State of Utah.
4. The parties separated on or around May 5, 2024.
5. Neither party is on active duty with the military, and the Servicemembers Civil Relief Act, contained in 50 USC Appx. §§ 501 et seq., does not apply.
6. No Children: The parties have no minor children. Respondent is not pregnant, and the parties do not anticipate any additional children in their marriage.
7. As such, jurisdiction and venue are properly before the Court.

GROUND FOR DIVORCE

8. During the course of the parties' marriage, irreconcilable differences have arisen between the parties, making continuation of the marriage impossible and the marriage no longer viable, as grounds for divorce under Utah Code Ann. § 81-4-405(h).

PERSONAL PROPERTY

9. All personal property shall be awarded to each of the parties as they have heretofore divided and that is now in his or her possession or control.

REAL PROPERTY

10. Prior to the parties' marriage, the Respondent and Petitioner acquired real property located at 1679 N 850 W, Orem, Utah 84057, hereinafter referred to as the marital home ("marital home").

11. The marital home shall be awarded to Respondent for her sole and exclusive use and possession.

12. Petitioner shall be responsible for all expenses associated with maintaining the mortgage on the marital property, including paying the mortgage, the insurance, and taxes, until the mortgage is paid in full. After the mortgage is paid in full by Petitioner, Respondent shall then be responsible for the insurance and property taxes of the marital property.

13. After the entry of the Decree of Divorce by the Court, Respondent will bear sole responsibility for the upkeep and maintenance of the marital home, and shall hold Petitioner harmless from the same.

ALIMONY

14. Respondent shall be awarded \$2,800 per month as alimony for a period equal to the length of the marriage, or 36 years. Alimony shall terminate upon Respondent's remarriage, the death of either party, or upon Petitioner establishing in court that Respondent has cohabitated, as defined by Utah Code Ann. §81-4-505.

INVESTMENT, RETIREMENT, AND BANK ACCOUNTS, AND SECURITIES

15. During the Respondent each have separate IRA retirement accounts. These accounts shall remain separate and shall be owned and maintained by the party in whose name the IRA account appears, free and clear of any claim from the other party.

MEDICAL INSURANCE

16. Petitioner shall maintain a medical insurance policy for Respondent at his sole cost and expense that has an equivalent degree of coverage as his current policy, or a greater degree of coverage up to the entry of the Decree of Divorce ("Decree"). Upon entry of the Decree, Petitioner's insurance coverage of Respondent, through his employer, shall be terminated and Respondent will be required to obtain insurance through her employer, marketplace, or equivalent, and will maintain the cost of her separate insurance premiums.

BUSINESS INTERESTS

17. Each party shall be entitled to any business, partnership, or other interests titled or held in his/her individual name.

DEBTS

18. During the course of the parties' marriage, the parties have incurred various debts. The debt repayment obligation shall rest solely with the Petitioner on any and all joint marital debts of the parties up to January 1, 2026. Petitioner will be responsible for and required to indemnify Respondent and hold her harmless from any loss, damage, demand, or claim of any kind arising from his failure of debt repayment obligation.

a If a party incurred a debt in their name after the date of separation, May 5, 2024, that party will be responsible for the repayment of that debt and shall hold the other party harmless as such.

b Respondent shall be ordered to notify creditors or obligees of Petitioner's responsibility to repay the joint marital debts and obligations and to give creditors the parties' separate, current addresses. The Petitioner shall keep any and all joint-related debts current and in good standing with the creditors.

c In addition to a creditor's duties as a secured party under Utah Code Ann. § 70A-9-112 and the creditor's duties as a trustee or beneficiary of a trust deed under Utah Code Ann., Title 57, Chapter 1, Conveyances, a creditor, who has been notified by service of a copy of a court order under Utah Code Ann. §§ 81-4-501 or 81-4-502 that the debtors are divorced or living separately under an order for separate maintenance, and who has been expressly advised of the separate, current addresses of the debtors either by the court order or by other written notice, must provide to the debtors individually all statements, notices and other similar correspondence required by law or by the contract.

19. With respect to a debtor who is not ordered by the court under Utah Code Ann. §§ 814-501 or 81-4-502 to make payments on a joint obligation, no negative credit report under

Utah Code Ann. § 70C-7-107, and no report of the debtor's repayment practices or credit history under Utah Code Ann., Title 7, Chapter 14, Credit Information Exchange, may be made regarding the joint obligation after the creditor is served notice of the court's order unless the creditor has made a demand on the debtor for payment because of the failure to make payments by the debtor, who is ordered by the court to make the payments.

20. Absent an agreement by the parties, any and all debts incurred by either party from the date of separation, May 5, 2024, and thereafter shall be the sole responsibility of the party incurring the debt, with the other party being indemnified and held harmless from the same.

LIFE INSURANCE

21. Respondent shall remain the sole beneficiary of Petitioner's Life Insurance policy, USAA contract # J242598521, so long as Respondent pays the insurance policy premiums and does not allow the policy to lapse.

INHERITANCES

22. Both parties are awarded exclusive ownership of assets inherited from their corresponding parent. Specifically, Petitioner shall be awarded sole ownership of the inherited share of the cabin in Garden City, Utah, and Respondent shall be awarded the money she inherited from her mother, after her mother's passing.

MISCELLANEOUS

23. Identity: Neither party shall use the other party's likeness, picture, name, identification, or credit of the other party to obtain credit, open an account for any service, or obtain any other service.

24. The parties shall provide a certified copy of the final Decree of Divorce, and any modifications thereto, to all creditors as outlined in Utah Code Ann. § 81-4-204(1)(e) and Utah Code Ann. § 15-4-6.5 and to effectuate compliance with these statutes.

25. Execution of Documents/ Deeds/ Titles: Both parties shall sign whatever documents are necessary to transfer title or any other documents necessary that are outlined in the *Stipulation and Settlement Agreement* and are necessary to implement the *Decree of Divorce*, no later than 60 days from the entry of the Decree of Divorce. If a party fails to sign a document within 60 days, the other party may seek leave of the court to appoint an individual to sign the document.

26. Attorney's Fees and Costs: Each party shall be ordered to assume his or her own costs and attorney's fees incurred in this action.

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

Pursuant to Rule 10(e) of the Utah Rules of Civil Procedure, this proposed DECREE OF DIVORCE will be entered by the Court's Signature at the top of the first page.

Pursuant to, and in accordance with, Utah R. Civ. P. 7, objections to the proposed DECREE OF DIVORCE must be filed with the Court within seven (7) days of service. The proposed DECREE OF DIVORCE will be submitted to the Court within seven (7) days of the date set forth in the Certificate of Service attached hereto.

CERTIFICATE OF SERVICE

I hereby certify that on the 7th day of May 2026, a true and correct copy of the foregoing proposed **DECREE OF DIVORCE** was filed with the Clerk of Court using the Utah Electronic Filing System, which will send notice to the following:

Hallie Redd
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Orem, UT 84057
Phone: 801-623-7694
Email: hallie@scrapless.com

/s/ Kurt A. Quackenbush

*Licensed Paralegal Practitioner at
Quackenbush Legal, PLLC*