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IN THE THIRD JUDICIAL DISTRICT COURT, IN AND FOR SALT LAKE COUNTY, STATE OF UTAH	
IN THE MATTER OF THE MARRIAGE OF: AMY ASKERLUND, Petitioner, and LANCE E. HOWELL, Respondent.	DECREE OF DIVORCE Case No.: 264900518 Judge: Linda Jones Commissioner: Renee Blocher

The Court, having made and entered its Findings of Fact and Conclusions of Law, hereby ORDERS, ADJUDGES and DECREES that the bonds of matrimony and marriage contract between the parties are dissolved and the parties are awarded a Decree of Divorce on the grounds set forth below, to become final upon entry by the Court. The Court further ORDERS as follows:

JURISDICTION AND VENUE

1. **Marriage Information.** Amy Askerlund (“Amy”) and Lance E. Howell (“Lance”) were married on June 17, 2021.

2. **Residency.** The parties are actual and bona fide residents of Salt Lake County, State of Utah, and have been for at least three (3) months immediately prior to the commencement of this action.

GROUND FOR DIVORCE

3. The parties experienced difficulties during the marriage, which could not be reconciled, and which have prevented the parties from pursuing a viable marriage. Accordingly, a decree of divorce is hereby entered on the grounds of irreconcilable differences.

CHILDREN

4. The parties have no children in common, and none are expected.

TAXES

5. The parties shall file separate tax returns for the 2025 tax year, and shall be solely entitled to their own tax return or refund (should there be one). Additionally, each party shall be solely responsible for any unpaid tax (should there be any).

FINANCIAL ASSETS

6. The parties acquired financial assets during the marriage, including bank accounts, investment accounts, retirement accounts, cryptocurrency, and other cash holdings, which shall be divided as follows:

<i>Financial Asset Description</i>	<i>Awarded To: Amy</i>	<i>Awarded To: Lance</i>
AFCU x4057 (checking)		X
AFCU x4057 (money market)		X
AFCU x4057 (savings)		X
AFCU x4854 (checking)		X
AFCU x4854 (money market)		X

AFCU x4854 (savings)		X
Granite CU x1184 (savings)	X	
Granite CU x4520 (CD)	X See below	
Granite CU x4520 (savings)	X	
Granite CU x4520 (checking)	X	
Granite CU x4520 (vacation savings)	X	
SoFi Bank x1502 (checking)		X
SoFi Bank x4546 (savings)		X
SoFi Securities x62-14 (securities)		X
Venmo @Amy-Askerlund	X	
Venmo @Lance-Howell-1		X
XRP Crypto (crypto currency)	½ to each see below	½ to each see below
Intermountain Health Pension Estimate Package	X	
Lance's Pension		X
Fidelity Net Benefits U of U	X	
FERS Pension		X
Merrill Edge x8Y98	X	
T. Rowe Price Intermountain Health 401K	X	
Thrift Savings Plan x3019 (retirement)		X
Webull (now SoFi) xJW37 (Roth IRA)		X see below

7. The parties shall cooperate in executing any document necessary to remove Lance from the Granite Credit Union joint account ending in x4520 within 30 days of May 11, 2026.

8. The XRP Crypto account shall be shared equally as of May 11, 2026 and shall be paid out in the form of cash within 30 days of May 11, 2026, with the parties being entitled to any gains or losses on the amount awarded to them (if there are any).

9. The Webull Roth IRA account ending in xJW37 (currently held by SoFi) shall be awarded to Lance, but Amy shall be awarded \$201,537 from this account.

- a. Having received \$201,537 from this account, each party waives any interest they may have in any retirement account owned by the other.
- b. Amy shall be entitled to any gains on her \$201,537 beginning May 11, 2026 and that accrue on that amount through the date of division. If there are any losses or reductions in value through the date of division on Amy's \$201,537, Amy shall be solely responsible for those losses or reductions in value and the reductions shall come from the funds awarded to her from the SoFi account.
- c. The parties shall cooperate in executing any document necessary to transfer the \$201,537 to a similar account designated by Amy within 30 days following entry of the Decree of Divorce. To the extent necessary, any fees associated with this transfer shall be equally divided between the parties.

10. Unless otherwise indicated herein, each party shall be awarded retirement accounts in their own names.

11. Each party shall be awarded their pensions or pensions that have accrued any interest during the marriage, and each party has waived any claim to any pension that may have accrued during the marriage.

DEBT

12. The parties acquired debt during the marriage, which shall be divided as follows:

<i>Debt Description</i>	<i>Awarded To: Amy</i>	<i>Awarded To: Lance</i>
AmEx x1002 (credit card)		X
Barclays Old Navy x7847 (credit card)		X
Chase (Amazon) x7847 (credit card)		X
Citi Bank (credit card)	X	
SoFi (student loan)	X	
SoFi x5169 (credit card)		X
Wells Fargo x5175 (credit card)		X

13. Unless otherwise indicated herein, each party shall be solely responsible for any debt associated with real property and/or personal property awarded to them.

14. Unless otherwise indicated herein, each party shall be solely responsible for any debt that they incurred, or debt that was incurred in their name alone.

15. Unless otherwise indicated herein, each party shall hold the other harmless from any debt that is their responsibility pursuant to the parties Stipulation and/or the Decree of Divorce.

16. The parties shall cooperate in executing any document necessary to remove Lance from the Citi Bank credit card within 30 days of May 11, 2026.

LIFE INSURANCE

17. The parties acquired life insurance during the marriage, which shall be divided as follows:

<i>Life Insurance Description</i>	<i>Awarded To: Amy</i>	<i>Awarded To: Lance</i>
American General Life Insurance x9028		X
Protective Life Insurance x4033	X	

18. The parties shall be solely responsible for any payments of obligations associated with the life insurance awarded to them herein, and shall hold the other party harmless from the same

PERSONAL PROPERTY

19. The parties acquired personal property during the marriage, which shall be divided as follows:

<i>Personal Property Description</i>	<i>Awarded To: Amy</i>	<i>Awarded To: Lance</i>
2007 Hyundai Azera		X
2016 Kia Rio	X	
2020 Subaru Ascent		X
2024 Mazda Cx5	X	
2026 Subaru Solterra		X
Aventon Aventure E-bike		X
Aventon Aventure E-bike	X	
Sig Saur P320 9mm Firearm		X

20. Each party shall be solely responsible for any debt or other obligation associated with the personal property awarded to them, including but not limited to taxes, maintenance, upkeep, repairs, loan payments, and insurance, and they shall hold the other party harmless with respect thereto.

21. Unless otherwise indicated herein, the parties shall equally share all personal property purchased during the marriage and in each of their respective residences. The parties shall divide these items by alternating pick until all items are selected or one party indicates that they wish to stop. First pick shall be determined by the toss of a coin.

REAL PROPERTY

22. The parties acquired real property during the marriage located at 1853 Lincoln Lane, Holaday, Utah 84124 (“Marital Home”).

23. The parties shall list the Marital Home for sale no later than June 15, 2027.

24. Amy shall have the exclusive right to occupy the Marital Home until the home is sold unless otherwise agreed by the parties in writing or otherwise ordered by the Court.

25. The Marital Home shall be sold by a mutually agreed upon realtor. If the parties cannot agree on a realtor, Amy shall select and suggest three realtors by May 1, 2027 to Lance, and Lance shall pick one of the three suggested realtors by May 15, 2027. The parties shall take the advice of the realtor as such relates to the list price and any reductions in the price necessary to accomplish a reasonable sale.

26. Each party shall pay one-half of all repairs needed to keep the Marital Home in habitable condition, including repair/replacement of HVAC, roof, plumbing, electrical, or any other major repair. Absent a mutual written agreement between them indicating otherwise, the parties shall list the Marital Home in “as is” condition and they shall have mutual written agreement before either party is obligated to pay for improvements or repairs in anticipation of listing and sale.

27. Amy shall ensure that the home is “show ready” when the Marital Home is listed for sale.

28. The parties shall act in good faith and should not unreasonably withhold agreement related to the sale of the Marital Home.

29. The parties shall not further encumber the Marital Home or borrow funds using the home as security.

30. Until such time as the Marital Home is sold, the parties shall equally share the monthly mortgage obligations and monthly utility expenses.

31. Upon sale:

- a. The parties shall first satisfy the mortgage;
- b. The parties shall then pay any sales costs and/or real estate commissions;
- c. Amy shall then receive \$105,000;
- d. Lance shall then receive \$34,000;
- e. The parties shall then divide the remaining proceeds from the sale equally.

BUSINESS INTERESTS

32. Lance is hereby awarded all right, title, and claim to LEH Consulting and to Peak and Paddle Properties, LLC, including all assets and liabilities, free and clear of any claim by Amy. Lance shall remove Amy's name from any governing documents associated with the businesses within 30 day of May 11, 2026, and hold her harmless from any obligations associated therewith.

EQUALIZING PAYMENT

33. Lance shall pay Amy five (5) payments of \$1,000 monthly beginning June 2026 and continuing through October 2026. These payments shall be due and payable on the first day of each month, are intended to equalize the parties' share of the marital estate, and are not spousal support.

SPOUSAL SUPPORT

34. Neither party shall be awarded spousal support now or in the future.

ATTORNEY FEES

35. The parties shall assume any attorney fees or costs that they incurred in connection with the divorce proceedings, and shall hold the other party harmless therefrom.

GOVERNING LAW

36. Enforcement of the parties' Stipulation and Decree of Divorce shall be governed the laws of the state of Utah.

IT IS SO ORDERED.

** In accordance with the Utah State District Courts E-filing Standard No. 4, and URCP Rule 10(e), this Decree of Divorce 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 Decree of Divorce. **

APPROVED AS TO FORM AND CONTENT this 29th day of May, 2026.

ASHLEY WOOD LAW, P.C.

*E-signed by BJM with permission from Ashley Wood
via email on May 29, 2026*

Ashely Wood
Attorneys for Petitioner

DATED this 2nd day of June, 2026.

McCONKIE HALES & JONES

E-signed by BJM on June 2, 2026

Bryant J. McConkie
Attorneys for Respondent

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing document was served as indicated below, on this 10th day of June, 2026, to the following:

Ashley Wood Ashley Wood Law, P.C. 350 E. 400 So., #262 Salt Lake City, UT 84111	☐ U.S. Mail, Postage Prepaid ☐ Hand Delivered ☒ Electronic Filing Notification ☐ E-mail
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Telephone: (801)459-3499 Email: ashley@ashleywoodlaw.com	
	/s/ Paige Richardson