



1MARTIN N. OLSEN
Utah State Bar No. 6015
OLSEN & OLSEN LAW, L.L.C.
Attorneys for Petitioner
8142 South State Street
Second Floor
Midvale, Utah 84047
Telephone: (801) 255-7176
Email: liz@olsenfamilylaw.net

**DISTRICT COURT OF THE STATE OF UTAH
THIRD JUDICIAL DISTRICT
SALT LAKE COUNTY**

IN THE MATTER OF THE MARRIAGE OF:	DECREE OF DIVORCE
DANIEL RAMIREZ CEDANO	
and	Case No. 264901602
JESSICA ANN RAMIREZ.	Judge Chelsea Koch Commissioner Michelle Blomquist

The above-entitled matter having come before the Court; Respondent having been personally served on the 14th day of April, 2026, wherein she was in receipt of copies of the Summons, Verified Complaint For Divorce; Respondent having failed to appear and answer the Verified Complaint For Divorce or otherwise plead; the time allowed by law for answering having expired, and the default of Respondent having been entered by the Court on the 15th day of May, 2026; Petitioner having heretofore filed his Declaration as to Jurisdiction and Grounds for Divorce and Declaration of Military Service; the Court having heretofore made and entered its Findings of Fact and Conclusions of Law; and upon motion of counsel for Petitioner, and

good cause appearing therefor,

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

1. Bonds of Matrimony. That the bonds of matrimony heretofore existing between Petitioner, DANIEL RAMIREZ CEDANO, and Respondent, JESSICA ANN RAMIREZ, be and the same are hereby dissolved.

2. Children, Custody, and Parent Time. That Daniel and Jessica have one minor child born as issue of this marriage, to-wit: C.R., born October 2018.

3. That Daniel is awarded the sole legal and primary physical custody of the minor child.

4. That as a result of Jessica's mental health issues, for which she refuses to seek treatment, as well as her failure to exercise a consistent, predictable parent-time schedule, Jessica's parent-time shall be supervised by a mutually agreed upon family member or friend. If the parties cannot agree, then Jessica's parent-time shall be supervised by a supervising agency as the parties may agree, at Jessica's sole expense.

5. That the provisions of Utah Code Ann. § 81-9-209 related to relocation shall be incorporated into the Decree of Divorce.

6. That Daniel and Jessica shall be mutually restrained from making disparaging or demeaning remarks about the other party in the presence of the minor child(ren), and to whatever extent possible, preclude third parties from doing so.

7. That Daniel and Jessica shall be mutually restrained from involving the minor child in their divorce matter, and to whatever extent possible, preclude third parties from doing

so.

8. That Daniel and Jessica shall be mutually restrained from introducing the minor child to a significant other unless they have been in a consistent, committed relationship with that individual for, at a minimum, six (6) months (overnights for one (1) year).

9. Child Support. That commencing May 1, 2024, Daniel is awarded child support from Jessica pursuant to the Uniform Child Support Guidelines for the State of Utah. That Petitioner is employed and has gross monthly income for child support purposes of \$4,523.00. Respondent is unemployed and should be imputed with gross monthly income for child support of \$1,257.00 per month. That based on said gross monthly incomes, Respondent shall pay Petitioner child support in the amount of \$75.00 per month pursuant to Utah statute.

10. Extracurricular Activity Expenses. That Daniel and Jessica are ordered to assume and pay all extracurricular activities of the minor child. However, said extracurricular activity must be agreed to, in writing, by the parties prior to the child being enrolled or taking part in such activities. If the parties are unable to agree on the extracurricular activity, either party shall still be entitled to have the child participate in the extracurricular activity if that party pays entirely for the extracurricular activity and so long as the extracurricular activity does not interfere with the other party's parent time. The parties shall act in good faith in deciding whether the minor child should participate in an extracurricular activity and shall therefore not unreasonably withhold their consent.

11. Medical Insurance. That Daniel and Jessica shall provide and maintain medical insurance for the benefit of the minor child as long as a policy is available to them at their place

of employment, at a reasonable cost.

12. That if at any point in time a dependent child is covered by the health, hospital, or dental insurance plans of both parents, the health, hospital, or dental insurance plan of Daniel shall be primary coverage for the dependent child and the health, hospital, or dental insurance plan of Jessica shall be secondary coverage for the dependent child(ren). If a parent remarries and the dependent child is not covered by that parent's health, hospital, or dental insurance plan but is covered by a step-parent's plan, the health, hospital, or dental insurance plan of the step-parent shall be treated as if it is the plan of the remarried parent and shall retain the same designation as the primary or secondary plan of the dependent child(ren).

13. That the parent who is ordered to maintain insurance shall provide verification of coverage to the other parent upon initial enrollment of the dependent child and thereafter on or before January 2nd of each calendar year, as set forth in Utah Code Ann. §81-6-208.

14. That the parent who is ordered to maintain insurance shall provide written notice to the other parent of any change of insurance carrier, premium, or benefits within thirty (30) days of any change, as set forth in Utah Code Ann. §81-6-208.

15. Medical Expenses. That Daniel and Jessica are ordered to assume and pay one-half of all out-of-pocket medical, dental, orthodontic, optical, pharmaceutical, counseling, co-pay and deductible expenses which are incurred on behalf of the minor child and not paid by insurance.

16. That the parent who incurs medical expenses shall provide written verification of the cost and payment of medical expenses to the other parent as set forth in Utah Code Ann. §81-

6-208.

17. That the parent who incurs medical expenses may be denied the right to receive credit for the expenses, or to recover the other parent's share of the expenses, if that parent fails to provide written verification of the cost within thirty (30) days of payment, as set forth in Utah Code Ann. §81-6-208.

18. That the parent who incurs the medical expenses shall be reimbursed within thirty (30) days of providing verification of the cost and payment to the other parent.

19. That Daniel and Jessica shall cooperate in exchanging all claim forms and statements in order to coordinate the payment of all medical and dental expenses, as set forth in Utah Code Ann. §81-6-208.

20. That Daniel shall be granted the right of first refusal to care for the minor child when Jessica is unable to do so, prior to Jessica engaging surrogate care.

21. Alimony. That neither Daniel nor Jessica shall be awarded alimony, and their claims for alimony shall be forever waived.

22. Real Property. That during the course of the parties' marriage, Daniel and Jessica did not acquire a home and real property, subject to a division by this Court.

23. Personal Property. That during the course of the marriage, Daniel and Jessica acquired certain personal property.

24. That Daniel is awarded the following items of personal property, free and clear of any claim by Jessica:

- a. Daniel's vehicle, subject to any indebtedness thereon;

- b. The furniture, furnishings and fixtures in Daniel's possession; and
- c. Daniel's personal belongings.

25. That Jessica is awarded the following items of personal property, free and clear of any claim by Daniel:

- a. Jessica's vehicle, subject to any indebtedness thereon;
- b. The furniture, furnishings and fixtures in Daniel's possession; and
- c. Jessica's personal belongings.

26. Debts and Obligations. That during the course of the marriage, the parties have incurred certain debts and obligations.

27. That Daniel shall assume and pay the following debts and obligations, holding Jessica harmless therefrom:

- a. Automobile loan maintained by GM Financial (Daniel's vehicle);
- b. One-half of tax obligation owing to IRS;
- c. One-half of tax obligation owing to the State of Utah;
- d. One-half of debt owed to University of Utah;
- e. One-half of debt owed to LDS Hospital;
- f. One-half of St. Marks Hospital;
- g. One-half of credit union loan; and
- h. Daniel's individual debts and obligations.

28. That Jessica shall assume and pay the following debts and obligations, holding Daniel harmless therefrom:

- a. One-half of tax obligation owing to IRS;
- b. One-half of tax obligation owing to the State of Utah;
- c. One-half of debt owed to University of Utah;
- d. One-half of debt owed to LDS Hospital;
- e. One-half of St. Marks Hospital;
- f. One-half of credit union loan;
- g. Any marital debts unknown to Daniel; and
- h. Jessica's individual debts and obligations.

29. That Daniel and Jessica shall indemnify and hold the other party harmless on all debts and obligations that party is ordered to pay. Such hold-harmless agreement is a debt to a spouse within the meaning of 11 U.S.C. §523(a)(15).

30. That if either party is obligated on a joint-secured debt, the payment of that debt must remain current. In the event that a payment is not made in a timely manner, the secured asset shall be placed for sale in order to protect the joint debtors. A party who makes payments on a delinquent asset, which the other party is ordered to pay, may seek reimbursement of the payment of that debt in addition to interest and attorney fees from the other party who failed to timely pay the debt.

31. That the allocation of joint debts is an integral part of the financial settlement and support payments in this proceeding and is considered in the nature of support to the other party. As a result, the parties shall not discharge the debts in bankruptcy if it causes the non-bankrupt party to be liable for the debt. The parties understand that this provision may not be binding on

the bankruptcy court.

32. That each party shall make their best efforts to remove each other from any joint debts, obligations, loans, etc., by refinancing the debt, obligation, loan, etc., into their sole name.

33. Savings Accounts, Checking Accounts and Investment Accounts. That during the course of the marriage, Daniel and Jessica have acquired certain savings accounts, checking accounts and/or investment accounts.

34. That Daniel and Jessica are awarded their individual savings accounts, checking accounts and/or investment accounts, free and clear of any claim by the other party.

35. Retirement. That Daniel and Jessica are awarded their individual retirement, pension plans, 401(k) accounts, savings plans, and/or profit sharing plans, etc., which either party has accrued through their employment or otherwise, free and clear of any claim by the other party.

36. Tax Credits. That Daniel is awarded the Federal and State tax credits applicable to the minor child, as well as any and all future stimulus payments and/or government benefits.

37. Maiden Name. That Jessica shall be restored to her maiden name of “Ricks” upon entry of the Decree of Divorce, if she so desires.

38. Attorney Fees. That Daniel is awarded judgment against Jessica for his attorney fees and costs incurred herein.

39. Deeds and Other Documents. That each party shall execute and deliver to the other party such documents as are required to implement the provisions of the Decree of Divorce entered by the Court, including but not limited to titles and deeds.

40. Default. That in the event either party fails to comply with any of the terms and conditions set forth in the Decree of Divorce, the party in default shall be liable to the other party for all reasonable expenses, including attorney fees, incurred in enforcing the terms and conditions of the Decree of Divorce.

41. Full Disclosure. That in the event a party does not disclose all assets to the other party, the party discovering the undisclosed asset or assets shall be awarded the entire asset or assets.

42. Notice to Creditors.

- a. Pursuant to Utah Code Ann. §§15-4-6.5, 30-2-5 and 30-3-5(1)(c), as amended, the parties are required to provide a copy of their final Decree of Divorce to all joint creditors for any outstanding obligations that are included in their Decree of Divorce.
- b. Therefore, the party not obligated to pay a joint obligation shall:
 - i. Send a copy of the Decree of Divorce to each joint creditor he/she is not required to pay as soon as possible.
 - ii. Notify that joint creditor of the current address for each party.
 - iii. Inform that joint creditor that each party is entitled to receive individual statements, notices and correspondence required by law or by the terms of the contract, and also inform the creditor that no negative credit report or other exchange of credit history or repayment practices may be made regarding the joint obligation

because of non-payment by the party required to pay the debt unless the creditor has first made a demand for payment on the party who was not required to pay the debt.

43. Notice to Medical Expense Creditors.

- a. Pursuant to Utah Code Ann. §§15-4-6.7, 30-2-5 and 30-3-5(1)(c), as amended, when a court order has been entered providing for the payment of medical expenses of a minor child pursuant to Utah Code Ann. §§30-3-5, 30-4-3, or 78-45-7.15, as amended, or an administrative order under Utah Code Ann. §62A-11-326, a creditor who has been provided a copy of the order may not make a claim for unpaid medical expenses against a parent who has paid in full his or her share of the medical and dental expenses required to be paid by that parent under the order.
- b. Therefore, each party shall:
 - i. Send a copy of the court order referenced above to the creditor of the particular medical expense of the particular minor child.
 - ii. Notify the particular creditor of the party's current address.
 - iii. Inform the particular creditor that it may not make a claim for unpaid medical expenses against that party if that party has paid in full his or her share of the medical and dental expenses required to be paid by the parent under the order, and also inform the particular creditor that it may not make a negative report under

Utah Code Ann. §70C-7-107, or report of the debtors repayment practices or credit history under Title 7, Chapter 14, Credit Information Exchange, regarding a parent who has paid in full his or her share of the medical and dental expenses required to be paid by that parent under the order.

In accordance with the Utah State District Court's Efiling 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 Order.

CERTIFICATE OF SERVICE

I hereby certify that I mailed a true and correct copy of the foregoing **DECREE OF DIVORCE** by regular United States Mail, with postage prepaid thereon, to the following:

Jessica Ann Ramirez
1014 E. Olympus Park Dr.,
Building E, Apartment 104,
Millcreek, UT 84117
Respondent

/s/ Liz Crawford
LIZ CRAWFORD