

Lois Remington
Name
188 North H Street
Address
Salt Lake City, Utah 84103
City, State, Zip
801-599-7823
Phone
remington.lois@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)

Lois Remington
(name of Petitioner)

and

Clifford Gaynard
(name of Respondent)

Other parties (if any)

Divorce Decree

264902721
Case Number

Heather Brereton
Judge

Renee Blocher
Commissioner (domestic cases)

The court decrees:

Divorce

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

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

2. **Lois Remington** and **Clifford Gaynard** 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, **Lois Remington** 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: **2019**
Make: **Toyota**
Model: **Rav4 Hybrid**
VIN: **JTMEWRFV5KJ026182**
Owner (before divorce): **Lois Remington**
Current value: **\$19,950.00**
Amounts Estimated: **no**
Ownership After Divorce: **Lois Remington**
Loan: **N/A**

b.

Year: **2016**
Make: **Nissan**
Model: **Frontier Truck**
VIN: **1N6ADOCWOGN777491**
Owner (before divorce): **Clifford Gaynard**
Current value: **\$12,200.00**
Amounts Estimated: **no**
Ownership After Divorce: **Clifford Gaynard**
Loan: **N/A**

Bank and credit union accounts

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

a.

Account Number: **0374**

Account Type: **Checking**

Institution Name: **Mountain America Credit Union**

Address: **9800 South Monroe Street, Sandy, Utah 84070**

Date Opened: **N/A**

Balance (US Dollars): **\$4,756.00**

Estimated: **yes**

Estimation basis: **balance may change due to auto payments, etc.**

Owner: **Lois Remington**

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

Divide as follows: **Lois Remington should be awarded the entire balance of \$4,756.00 from this money.**

b.

Account Number: **7243**

Account Type: **Checking**

Institution Name: **Key Bank**

Address: **410 East 400 South, Salt Lake City, Utah 84111**

Date Opened: **N/A**

Balance (US Dollars): **\$2,527.00**

Estimated: **no**

Owner: **Lois Remington and Clifford Gaynard**

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

Divide as follows: **Lois Remington should be awarded the entire balance of \$2,527.00 from this money.**

c.

Account Number: **5994**

Account Type: **Checking**

Institution Name: **Key Bank**

Address: **410 East 400 South, Salt Lake City, Utah 84111**

Date Opened: **N/A**

Balance (US Dollars): **\$3,000.00**

Estimated: **no**

Owner: **Clifford Gaynard**

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

Divide as follows: **Clifford Gaynard should be awarded the entire balance of \$3,000.00 from this money.**

d.

Account Number: **9443**

Account Type: **Chercking**

Institution Name: **Wells Fargo**

Address: **235 South 1300 East, Salt Lake City, Utah 84102**

Date Opened: **N/A**

Balance (US Dollars): **\$5.00**

Estimated: **yes**

Estimation basis: **fluctuating balance**

Owner: **Clifford Gaynard**

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

Divide as follows: **Clifford Gaynard should be awarded the entire balance of \$5.00 from this money.**

Stock, bond, securities, or money market fund accounts

6. The stock, bond, securities, or money market fund accounts will be divided as follows:

a.

Account Number: **2472**

Account Type: **Trust Account**

Institution Name: **Kestra Investments**

Address: **6340 South 3000 East, Suite 350, Salt Lake City, Utah 84121**

Date Opened: **N/A**

Balance (US Dollars): **\$51,340.25**

Estimated: **no**

Owner: **Clifford Gaynard**

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

Divide as follows: **Clifford Gaynard should be awarded the entire balance of \$51,340.25 from this money.**

b.

Account Number: **3017**

Account Type: **Trust Account**

Institution Name: **Kestra Investments**

Address: **6340 South 3000 East, Suite 350, Salt Lake City, Utah 84121**

Date Opened: **N/A**

Balance (US Dollars): **\$1,039,530.44**

Estimated: **no**

Owner: **Lois Remington**

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

Divide as follows: **Lois Remington should be awarded the entire balance of**

\$1,039,530.44 from this money.

Life insurance policies owned by Lois Remington

7. The life insurance policies owned by Lois Remington will be divided as follows:

a.

Account Number: **6198**

Account Type: **N/A**

Institution Name: **Beneficial Life Insurance Company**

Address: **36 South State Street, Salt Lake City, Utah 84126**

Date Opened: **N/A**

Balance (US Dollars): **\$30,000.00**

Estimated: **no**

Owner: **N/A**

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

Divide as follows: **Lois Remington should be awarded the entire balance of \$30,000.00 from this money.**

Debts

8. The parties are not aware of any debts from the marriage. If any debts exist, each debt will be the responsibility of the party who incurred the debt.

Real property

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

a.

Description: **H Street**

Address: **188 North H Street, Salt Lake City, Salt Lake, Utah 84103 United States**

Tax ID: **09-31-442-001-0000**

Legal Description: **Situated in the county of Salt Lake, State of Utah: Commencing at the northwest corner of Lot 3, Block 51, Plat D, Salt Lake City, Survey, Running thence south 33 feet; thence west 10-5 feet to the point of beginning, according to the official plat thereof recorded in the office of the Salt Lake County Recorder.**

Date property acquired: **May 22, 2012**

Names on title: **Lois Remington and Clifford Gaynard**

Original cost: **\$137,800**

Current value: **\$900,000.00**

Property values estimated: **yes**

Estimation basis for property value: **market analysis**

Disposal: **The property at 188 North H Street is currently being renovated,**

funded by Lois Remington. Clifford Gaynard shall have a lien against his share of the proceeds of the sale of said property for \$372,535.00 payable to Lois Remington at sale of property. In addition Clifford Gaynard will reimburse Lois Remington for half of renovation costs accrued between 1/1/26 and the time of sale of said property and will be subtracted from his share of the proceeds at the time of sale.

i.

Creditor: ,

Names on mortgage: N/A

Date mortgage acquired: N/A

Mortgage values estimated: N/A

This mortgage will be paid as follows after the divorce: N/A

b.

Description: **Seventh Ave**

Address: **661 East Seventh Avenue, Salt Lake City, Utah 84103 USA**

Tax ID: **09-32-161-017-0000**

Legal Description: **Beginning 63 feet east from the southwest corner of lot 2, block 109, plat "D", Salt Lake City Survey, and running thence east 52 feet: thence north 7.5 rods: thence west 115 feet; thence south 13 feet; thence east 63 feet; thence south 110.75 feet to the point of beginning. APN # 09-32-161-017**

Date property acquired: **Dec 9, 1999**

Names on title: **Laura L. Gaynard and Clifford A. Gaynard**

Original cost: **\$153,515**

Current value: **\$640,700.00**

Property values estimated: **yes**

Estimation basis for property value: **Property tax statement**

Disposal: **Clifford Gaynard and Laura Gaynard (sister) retain one hundred per cent of property on 661 East Seventh Avenue, Salt Lake City, held within the Gaynard LLC. Lois Remington has no (zero) interest in this property.**

i.

Creditor: ,

Names on mortgage: N/A

Date mortgage acquired: N/A

Mortgage values estimated: N/A

This mortgage will be paid as follows after the divorce: N/A

c.

Description: **Hawthorne**

Address: **756 East Hawthorne Avenue, Salt Lake City, Utah 84102 USA**

Tax ID: **16-05-352-014-0000**

Legal Description: **Beginning 4 rods East from the Southwest corner of Lot 8, Block 26, Plat B, Salt Lake City Survey, East 2.5 rods North 131.85 feet West 2.5 rods South 131.85 feet to the point of beginning.**

Date property acquired: **Sep 16, 2005**

Names on title: **Remington Properties 1st LLC**

Original cost: **\$263,000**

Current value: **\$608,900.00**

Property values estimated: **yes**

Estimation basis for property value: **Property Tax Statement**

Disposal: **Remington Properties 1st LLC retains one hundred per cent (100%) of the Hawthorne property. Clifford Gaynard has zero per cent interest in the Hawthorne Property.**

i.

Creditor: **N/A**

Names on mortgage: **Remington Properties 1st LLC**

Date mortgage acquired: **Mar 17, 2016**

Mortgage balance: **\$12,377.00**

Monthly payment: **\$1,192.00**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Lois Remington will pay the entire debt. Lois Remington will provide a copy of the divorce decree to the lender.**

d.

Description: **Westgate Timeshare Account #41143663411**

Address: **3000 Canyons Resort Drive, Park City, Utah 84098 Summit**

Tax ID: **528-96-0294**

Legal Description: **3 Time Share Interest(s) Fixed Week/Fixed Unit according to the Timesharing Plan for Westgate Park City Resort & Spa, a Timeshare Resort, recorded in Official Records Book 1442 at Page 0001 of the Public Records of Summit County, Utah, as such Declaration may be amended, restated or supplemented from time to time, which Declaration encumbers Parcel 1 Westgate at the Canyons Final Subdivision Second Amendment; according to the Official Plat on file in the Summit County Recorder's Office cont 4.84 AC (Less 1.11 AC The Lodge At Westgate Park City Resort & Spa Condominium) Bal 3.74 AC 2161-496-1444 (Previously assessed under WGC-1 Account 0371801 Prior to 2013 tax year). Together with the right to occupy, pursuant to the Plan, Building(s)/Unit(s)/Unit Weeks(s)/Assigned Year(s), 3/810A / 4 Even, 3/810B / 4 / Even, 3/810C / 4 / Even, 3/810A / 13 / Odd, 3/810B / 13/Odd, 3/810C / 13 / Odd which has the address of 3000 Canyons Resort**

Drive, Park City, Utah 84098

Date property acquired: **Mar 23, 2023**

Names on title: **Lois Remington**

Original cost: **\$199,900**

Current value: **\$99,000.00**

Property values estimated: **yes**

Estimation basis for property value: **market value**

Disposal: **Lois Remington retains one hundred per cent (100%) of the Westgate Timeshare (Westgate Resorts account #41143663411). Clifford Gaynard has zero per cent (0%) interest in the Westgate Timeshare.**

i.

Creditor: ,

Names on mortgage: **N/A**

Date mortgage acquired: **N/A**

Mortgage values estimated: **N/A**

This mortgage will be paid as follows after the divorce: **N/A**

Business interests

10. The parties' ownership interests in business will be divided as follows:

a.

Business Name: **Skip Gaynard Design**

Description: **Contractor**

Phone: **(801) 971-1551**

Address: **188 North H Street, 661 East Seventh Avenue, Salt Lake City, Utah 84103 United States**

Total Value: **\$75,000**

Percent owned by Petitioner: **0%**

Percent owned by Respondent: **100%**

Percent owned by Petitioner after divorce: **0%**

Percent owned by Responent after divorce: **100%**

Alimony

11. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

12. 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).

13. 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: **0836**

Plan Name: **IRA**

Plan Administrator: **Craig Martucci**

Company Name: **Kestra Investments**

Address: **6340 South 3000 East, Suite 250, Salt Lake City, Utah, 84121**

Date Opened: **Mar 10, 2000**

Plan Value: **\$182703.66**

This plan is in the name of: **Clifford Gaynard**

Divide as follows: **The entire account should be awarded to Clifford Gaynard.**

Retirement money - annuities

14. The parties have retirement money. The owner of the retirement money (Annuity 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).

15. In the Annuity Participant receives any retirement money awarded to the Alternate Payee, the Annuity Participant receives that money in a constructive trust for the Alternate Payee. The Annuity 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: **2560**

Plan Name: **IRA**

Plan Administrator: **Craig Martucci**

Company Name: **Kestra Investments**

Address: **6340 South 3000 East, Suite 350, Salt Lake City, Utah 84121**

Date Opened: **Apr 10, 2003**

Plan Value: **\$827376.74**

This plan is in the name of: **Lois Remington**

Divide as follows: **The entire account should be awarded to Lois Remington.**

b.

Account Number: **7711**

Plan Name: **IRA**

Plan Administrator: **Craig Martucci**
Company Name: **Kestra Investments**
Address: **6340 South 3000 East, Suite 350, Salt Lake City, Utah 84121**
Date Opened: **Feb 15, 2023**
Plan Value: **\$18425.01**
This plan is in the name of: **Lois Remington**
Divide as follows: **The entire account should be awarded to Lois Remington.**

C.

Account Number: **2559**
Plan Name: **Roth IRA**
Plan Administrator: **Craig Martucci**
Company Name: **Kestra Investments**
Address: **6340 South 3000 East, Suite 350, Salt Lake City, Utah 84121**
Date Opened: **Apr 10, 2003**
Plan Value: **\$245511.28**
This plan is in the name of: **Lois Remington**
Divide as follows: **The entire account should be awarded to Lois Remington.**

Duty to sign documents

16. 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)

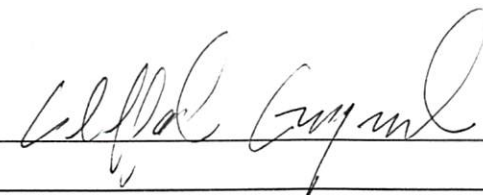
Judge's signature may instead appear at the top of the first page of this document.

7-1-26
Date _____ Signature ► 
Judge Brecken
Signature ► _____
Date _____
Commissioner _____



Approved as to Form.

Other Party



Signature ►

Other Party Name Clifford Gaynard

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: **Clifford Gaynard**

Method of service: **Hand Delivery**

Address: **661 East Seventh Avenue, Salt Lake City, Utah 84103**

Date of Service: **Jul 1, 2026**

06/29/2026

Date

Signature ►

Lois Remington

Printed
Name

Lois Remington