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**IN THE THIRD DISTRICT COURT,
IN AND FOR SALT LAKE COUNTY, STATE OF UTAH**

In re the Marriage of:	DECREE OF DIVORCE
BIKALPA LALCHAN,	
Petitioner,	
and	
SHRISTI (“SWEETY”) PANNACHAN,	2Case No. 254906726
Respondent.	Commissioner: Renee Blocher Judge: Elizabeth A. Hruby-Mills

The parties, having reached full agreements resolving all issues and, through counsel, having filed a fully executed stipulation with the Court, and the Court, having reviewed and entered its findings of fact and conclusions of law, **IT IS HEREBY ADJUDGED, DECREED, AND ORDERED AS FOLLOWS:**

1. The parties have experienced irreconcilable differences in their marriage and are hereby awarded and granted a divorce, terminating the bonds of matrimony previously existing between them.
2. The parties have acquired marital property and assets, which shall be equitably divided as outlined below.

3. The parties have incurred marital debts and obligations, which shall be equitably divided as outlined below. Once divided the parties shall comply with 15-4-6.5 and notify respective creditors.

4. The parties have acquired sole and separate, non-marital property and assets, which shall be confirmed to each party as outlined below.

5. The parties have incurred sole and separate, non-marital debts and obligations, which shall be confirmed to each party as outlined below. Once divided, the parties shall comply with 15-4-6.5 and notify respective creditors.

6. This document shall be governed by Utah law in all respects. Any reference to code, statute, etc. herein shall mean the Utah law in effect as of the date of filing this Decree with the Court.

ASSETS/DEBTS

The parties engaged in disclosure/discovery to the extent necessary to reach agreements regarding their marital and non-marital property, assets, debts, and obligations. The parties' agreements encompass the entire marital estate. The parties' agreements are fair and equitable under the circumstances.

The parties shall divide their marital and non-marital property, assets, debts, and obligations as follows:

A. Real property

i. Marital residence

The parties acquired real property located at 6774 W. Sirius Place, West Jordan, Utah 84081. This property, and any equity/debt associated with the same, shall be awarded to Bikalpa, free and clear of any claim from Sweety, contingent upon the following:

- Sweety shall have the option of remaining in the residence until and for fourteen (14) days after she receives her global settlement payment (see below).
- Bikalpa and his sister are on the deed, mortgage, and solar panel loan. So, no deeds or refinancing are necessary.
- Bikalpa shall be solely responsible for all costs, debts, and monthly bills, including, but not limited to, HOA/HOI, property taxes, PITI, mortgage payments, solar panel payments, utility bills, etc. associated with the residence starting May 1, 2026. To the extent Sweety is listed on any of these costs, debts, or monthly bills, Bikalpa shall remove her within seven (7) days of signing the stipulation and shall indemnify and hold her harmless.
- Bikalpa shall be awarded any/all household and personal property in this residence, free and clear from any claim from Sweety, but for as specified in the personal property section (see below).
- Each party shall waive any further claims, equalizations, reimbursements, etc. they may have in relation to this residence, which includes, but is not limited to, any claim regarding rent Bikalpa may or may not have.

ii. Nepalese property jointly held

The parties acquired real property in Nepal near the airport and Simara Bara. This property, and any equity/debt associated with the same, shall be awarded to Sweety free and clear of any claim from Bikalpa, contingent upon the following:

- The parties are both on the deed. There is no mortgage. Bikalpa shall sign a Quit Claim Deed and whatever Nepalese documentation is necessary to relinquish his equity, right, and title in this property to Sweety within seven (7) days of signing the stipulation. No refinancing is necessary.
- Sweety shall be solely responsible for all costs, debts, and monthly bills, including, but not limited to, HOA/HOI, property taxes, PITI, mortgage payments, utility bills, etc. associated with the property starting May 1, 2026. To the extent Bikalpa is listed on any of these costs, debts, or monthly bills, Sweety shall remove him within seven (7) days of signing the stipulation and shall indemnify and hold him harmless.
- Sweety shall be awarded any/all household and personal property on this property free and clear of any claim from Bikalpa.
- Each party shall waive any further claims, equalizations, reimbursements, etc. they may have in relation to this property.

iii. Nepalese property not jointly held

The parties acquired additional real property in Nepal. Each party shall be awarded any property in Nepal in his/her name alone and in his/her family name alone. Bikalpa shall be awarded any property in his name alone and in his family name alone, along with any

equity/debt associated with the same, free and clear of any claim from Sweety. Sweety shall be awarded any property in her name alone and in her family name alone, along with any equity/debt associated with the same, free and clear of any claim from Bikalpa.

Both parties shall indemnify and hold the other harmless.

Both parties shall be awarded any/all household and personal property associated with these properties.

Both party shall waive any further claims, equalizations, reimbursements, etc. they may have in relation to these properties, which includes, but is not limited to, Sweety withdrawing the litigation associated with case no. 082-CP-0628 in the Kaski District Court, with prejudice. Sweety shall initiate this withdrawal by way of contacting her Nepalese attorney to initiate the withdrawal within one (1) day of receiving her global settlement payment (see below). Sweety shall provide proof of such communication to Bikalpa. Once the withdrawal is complete, Sweety shall provide proof of the withdrawal to Bikalpa. Once the withdrawal is complete, both parties shall be precluded from initiating, continuing, or pursuing any further claims, actions, or proceedings against each other in any jurisdiction worldwide concerning the matters settled herein, unless litigation is necessary to effectuate the transfer of the Nepalese property jointly held and specified above, thereby rendering the stipulation final, binding, and conclusive. If Sweety does not complete the withdrawal, Bikalpa may review or attempt to modify the stipulation. If either party attempts to proceed in other jurisdictions, the other party may review or attempt to modify the stipulation.

B. Businesses

i. Whimzi Hat LLC

The parties established businesses. Whimzi Hat LLC and any other businesses, and any equity/debt associated with the same, shall be awarded to Bikalpa free of any claim from Sweety. Bikalpa shall indemnify and hold Sweety harmless.

C. Vehicles

i. Subaru

The parties acquired vehicles. The Subaru, and any equity/debt associated with the same, shall be awarded to Bikalpa, free and clear of any claim from Sweety, contingent upon the following:

- The parties believe the title and loan are in Bikalpa's name alone. So, no title transfer or refinancing should be necessary. To the extent the parties are mistaken, Bikalpa shall refinance this vehicle into his name alone within seven (7) days of signing the stipulation.
- Bikalpa shall be solely responsible for all costs, debts, and monthly bills, including, but not limited to, gas, insurance, the loan, etc. associated with the vehicle starting May 1, 2026. To the extent Sweety is listed on any of these costs, debts, or monthly bills, Bikalpa shall remove her within seven (7) days of signing the stipulation and shall indemnify and hold her harmless.

ii. Toyota

The Toyota, and any equity/debt associated with the same, shall be awarded to Sweety, free and clear of any claim from Bikalpa, contingent upon the following:

- The parties believe the title is in Sweety's name alone and there is no loan. So, no title transfer or refinancing should be necessary. To the extent the parties are mistaken, Sweety shall refinance this vehicle into her name alone within seven (7) days of signing the stipulation.
- Sweety shall be solely responsible for all costs, debts, and monthly bills, including, but not limited to, gas, insurance, etc. associated with the vehicle starting May 1, 2026. To the extent Bikalpa is listed on any of these costs, debts, or monthly bills, Sweety shall remove him within seven (7) days of signing the stipulation and shall indemnify and hold him harmless.

D. Bank accounts and investment accounts

The parties acquired bank and investment accounts. The parties are not aware of any joint bank/investment accounts. To the extent they exist, the parties shall divide any balances equally (50/50) as of the date of signing the stipulation and then close them.

Each party shall be awarded any/all bank/investment accounts in his/her name alone that existed as of the filing of the stipulation or opened in his/her name alone thereafter free and clear of any claim from the other. This shall include, but not be limited to, Bikalpa being awarded his: Acorns account (~\$790.51), Chase account x0298 (~\$5,660.82), Coinbase account (~\$23.72), Goldman Sachs account x4585 (~\$20,178.86), Robinhood account x7244 (~\$339.37), and Vanguard account x0152 (~\$4,707.52) free and clear of any claim from Sweety and Sweety being awarded her: Chase account x3006 free and clear of any claim from Bikalpa.

The parties shall cooperate and work together to remove their names from any accounts they are not being awarded within seven (7) days of signing the stipulation. Both parties shall be free to change their beneficiaries as of the date of signing the stipulation.

E. Retirement accounts

The parties acquired deferred compensation and retirement accounts and stock options. Each party shall be awarded any/all deferred compensation/retirement accounts/stock options in his/her name alone that existed as of the filing of the stipulation or opened in his/her name alone thereafter free and clear of any claim from the other. This shall include, but not be limited to, Bikalpa being awarded his: Teva Pharmaceutical 401(k) (~\$151,392.14) free and clear of any claim from Sweety and Sweety being awarded her: IHC 401(k) free and clear of any claim from Bikalpa.

The parties shall cooperate and work together to remove their names from any accounts/options they are not being awarded within seven (7) days of signing the stipulation. Both parties shall be free to change their beneficiaries as of the date of signing the stipulation.

To the extent there is a loan against Bikalpa's Teva Pharmaceutical 401(k), it shall be his sole responsibility and he shall indemnify and hold Sweety harmless.

F. Health savings accounts and life insurance policies

The parties acquired health savings accounts and life insurance policies. Each party shall be awarded any/all health savings accounts and life insurance policies in his/her name alone that existed as of the filing of the stipulation or opened in his/her name alone thereafter free and clear of any claim from the other. This shall include, but not be limited to, Bikalpa being awarded his: Teva Pharmaceutical HSA and life insurance policy free and clear of any claim from Sweety.

G. Personal property

The parties acquired personal property. Each party shall be awarded the tangible personal property in their current possession (i.e., clothing, shoes, electronics, and other similar items) free and clear of any claim from the other. This shall include, but not be limited to, Sweety being awarded, free and clear of any claim from Bikalpa, and being permitted to take her designer clothes, purses, shoes, jewelry, select furnishings, and 100% of the copper and gold, including, but not limited to, the copper utensils, Buddha statues, and bowls with her when she vacates the marital residence. The parties shall coordinate their final division of personal/household property upon Sweety vacating the marital residence. However, Sweety shall be permitted to return/retrieve personal/household property until her fourteen (14) days after receipt of her global settlement payment (see below) expires.

H. Global settlement payment

Given the above division of assets and debts, Bikalpa shall wire Sweety \$155,000 within one (1) day of signing the stipulation. Bikalpa shall wire these funds into the bank account ending in x4372. Bikalpa may choose the source from which to pull these funds, however, he shall be responsible for any penalties or taxes associated with the withdrawal and transfer. Sweety shall receive the total sum of \$155,000. If Bikalpa fails to wire the funds in the timeframe specified, Sweety does not have to withdraw the litigation associated with case no. 082-CP-0628 in the Kaski District Court, a judgment shall be entered against him and shall start accruing interest at the statutory rate, and Sweety may review or attempt to modify the stipulation.

I. Housekeeping

i. Cell phone and health insurance

Both parties shall be responsible for providing their own cell phone coverage and health insurance as of May 1, 2026.

The stipulation settles all claims and issues between the parties, which includes, but is not limited to, any claims stemming from Sweety's Verified Motion to Enforce Domestic Relations Injunction and for Sanctions (filed March 5, 2026). This Motion is moot and resolved by the stipulation.

Both parties are mutually restrained from attempting, threatening, or committing domestic violence against the other party, to include stalking, harassing, including excessive text messaging, threatening physical harm, or causing any other form of abuse.

J. Debts

The parties acquired credit cards and debts. The parties are not aware of any joint credit cards or debts. To the extent they exist, the parties shall divide any balances equally (50/50) as of the date of signing the stipulation and then close them.

Each party shall be responsible for any/all credit/debit cards/debts in his/her name alone that existed as of the filing of the stipulation or opened in his/her name alone thereafter. This shall include, but not be limited to, Bikalpa being responsible for his: AAdvantage credit card, Amex credit card, Barclays credit card, Chase credit card, Citi credit card, COSTO credit card, Discover credit card, 401(k) loan (above), and personal loans (to Sagar and others) and Sweety being responsible for her: CapitalOne credit card x3583 and Sapphire credit card x4353.

Basically, Bikalpa shall be 100% liable for any debit/credit cards/debts in his name alone incurred before the marriage, during the marriage, that existed as of the signing of the stipulation, unknown to Sweety, and that he opens hereafter, and shall hold Sweety harmless.

Likewise, Sweety shall be 100% liable for any debit/credit cards/debts in her name alone incurred before the marriage, during the marriage, that existed as of the signing of the stipulation, unknown to Bikalpa, and that she opens hereafter, and shall hold Bikalpa harmless.

To the extent necessary, each party shall be permitted to remove the other party as an authorized user on any card they are responsible for and neither party shall continue to charge or draw credit from any card they are not responsible for. The parties shall comply with 15-4-6.5, provide a copy of their Decree to, and notify respective creditors of these arrangements.

K. Alimony

The above encapsulates a fair and equitable division of the parties' assets and debts and said division allows both parties to be able-bodied and self-sufficient. Both parties waive any claim to alimony they may have. Neither party shall pay alimony to the other.

L. Taxes

The parties stopped filing joint tax returns in 2023. To the extent there is any outstanding I.R.S. debt stemming from joint tax returns in the years leading up to and in 2023, the parties shall be equally liable.

The parties filed married but filing separately for the 2025 tax year. The parties shall file separately for the 2026 tax year and for each tax year, unless remarried, after. Each party shall be awarded any resulting benefit/refund/stimulus check, etc. free and clear from any claim from the

other. Each party shall be solely responsible for any resulting liability. Each party shall indemnify and hold the other harmless of such liability.

M. Attorneys' fees

Each party shall pay his/her attorneys' fees and costs. Sweety's counsel shall be responsible for circulating the first draft of the parties' final documents for review.

N. Miscellaneous/protective provisions

- Sweety does not need to restore her maiden name.
- The parties agreed, and the Court hereby confirms, the parties entered into their stipulation voluntarily, free and clear from any coercion, duress, or undue influence from anyone, including the other party. They entered into their stipulation and therefore, this Decree, which incorporates the stipulation's terms, knowingly, willingly, and without disability. Each party understood the stipulation and had the opportunity to consult with counsel before signing the stipulation and approving this Decree.
- The parties agree, and the Court hereby orders, the division of assets herein equitably divides the marital, non-marital, and sole and separate property, assets, debts, and obligations.
- The parties avow and represent to each other that the total marital estate consists of the items outlined herein. Both parties understand and agree that failure to provide complete disclosure may constitute perjury. The property referred to herein represents all the property which either party has any interest in or right to, whether legal or equitable, owned in full or in part by either party, separately or by the parties jointly.

- Similarly, the parties warrant that all marital, non-marital, and sole and separate property, assets, debts, and obligations currently existing are delineated herein. In the event additional property or assets are discovered at any time after the filing of this Decree, and those after-discovered property or assets are not delineated or distributed herein, those after-discovered property or assets shall be divided equitably. The parties shall, before that division, hold the property as tenants in common. If it is discovered that either party intentionally or negligently failed to disclose property or an asset, the other party may be entitled to some or all of it and/or to modify this Decree.
- In the event additional debts or obligations are discovered at any time after the filing of this Decree, and those after-discovered debts or obligations are not delineated or distributed herein, the party incurring the liability shall be solely responsible and shall indemnify and hold the other party harmless of such liability.
- The parties avow and represent to each other that neither has any intention presently or at any time within the foreseeable future to file for bankruptcy. The parties are aware that if either party files for bankruptcy, said filing could impact the property division herein. In the event either party files for bankruptcy after the filing of this Decree, which impacts or impairs this Decree, that shall be a basis to request modification. The parties understand that any provisions herein for the payment of money by one party to the other are in the nature of support and are not dischargeable in bankruptcy. Likewise, the debts created herein are of a nature that is not dischargeable in bankruptcy.

- The parties expressly waive their claims to any equalizations, offsets, and reimbursements except as set forth herein.
- The parties acknowledge the division of assets herein may have tax consequences and they were advised to seek independent tax advice.
- Neither party shall treat the division of property herein as a sale or as giving rise to a gain or loss for federal or state income tax purposes. Should either party violate the provisions of this paragraph and cause federal or state tax liability to the other, the party causing the liability shall indemnify and hold the other harmless.
- Each party shall execute and deliver all assigns and documents required or necessary to effectuate any conveyance or transfer of property, real or personal, herein. Should a party fail to execute a document within thirty (30) days of the entry of this Decree, the other party may ask that the Court appoint some other person to execute the document pursuant to Rule 70 of the *Utah Rules of Civil Procedure*. Any document executed pursuant to Rule 70 has the same effect as if executed by the disobedient party.
- This Decree shall be deemed a sufficient assignment, conveyance, deed, transfer, and bill of sale of all right, title, interest, claim, and demand of every nature covered herein. This Decree may be filed and recorded as a valid instrument.
- Any duty to indemnify herein shall include not only the obligation to pay the underlying liability but also the obligation to pay the costs associated with defending or satisfying it, including, but not limited to, Court costs, investigative costs, etc.
- This Decree shall be considered for all purposes as having been prepared through the joint efforts of the parties. No presumption shall apply in favor of either party in the

interpretation of this Decree. The parties specifically, intentionally, and knowingly waive any right to allege, assert, or claim the benefit of any rule requiring construction against the drafting party.

- If any provision herein is declared to be unenforceable by a Court of competent jurisdiction, any remaining provisions are, nevertheless, binding upon the parties and enforceable to the fullest extent permitted by law.
- This Decree constitutes the parties' entire agreement and supersedes any prior agreements or Orders. Any modifications shall be invalid unless made in writing by both parties or Court Order.
- In the event either party must initiate enforcement/contempt proceedings to enforce compliance with this Decree, the parties understand the Court may order sanctions against the contemnor, including the sanction to reimburse the petitioning party's attorneys' fees and costs.

[SEE TOP OF FIRST PAGE FOR COURT ENDORSEMENT]

This document does not bear a signature line or handwritten signature but instead displays an electronic signature on the first page along with the Court's seal and the date the document was executed in accordance with Rule 10 of the U.R.C.P.

[APPROVED AS TO FORM AND CONTENT BY]

/s/ Bikalpa Lalchan

Bikalpa Lalchan

Petitioner

Electronically signed by Ankita Gupta with explicit permission from Danielle R. Crumb

[APPROVED AS TO FORM BY]

FONTENOT LAW, P.C.

/s/ Danielle R. Crumb

Danielle R. Crumb

Attorney for Petitioner

Electronically signed by Ankita Gupta with explicit permission from Danielle R. Crumb

[NOTICE PURSUANT TO RULE 7 OF THE U.R.C.P.]

Notice is given that these Findings of Fact and Conclusions of Law shall become an Order of the Court unless you file an objection in writing within seven (7) days of the date you are served with this notice.

3CERTIFICATE OF SERVICE

I hereby certify that on this 2nd day of July, 2026, I served a true and correct copy of the foregoing DECREE OF DIVORCE via email to:

FONTENOT LAW P.C.

Danielle R. Crumb

danielle@utahlawpro.com

Attorney for Petitioner

I further certify that on this 8th day of July, 2026, I served a true and correct copy of the foregoing DECREE OF DIVORCE via electronic notification to:

FONTENOT LAW P.C.

Danielle R. Crumb

danielle@utahlawpro.com

Attorney for Petitioner

/s/ Ankita Gupta

Ankita Gupta

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