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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

TIFFANY MICHELLE NOBLE BOWEN,

Petitioner,

and

MATTHEW ALLEN BOWEN,

Respondent.

DECREE OF DIVORCE

Case No. 264902392

The Honorable Richard Daynes
Commissioner Kim M. Luhn

The above-captioned matter has come before the Court for disposition based on the parties' Stipulation and Settlement Agreement, filed with the Court on July 16, 2026. The Court, having reviewed the parties' Stipulation, having found the terms thereof to be fair and reasonable, having made its Findings of Fact and Conclusions of Law, and having been fully informed in the premises, now ORDERS, ADJUDGES, and DECREES:

ARTICLE 1 - DECREE OF DIVORCE

1.1 The parties are granted a Decree of Divorce, final upon entry, terminating the bonds of matrimony existing between them, upon the grounds of irreconcilable differences.

ARTICLE 2 - REAL PROPERTY

- 2.1** The parties jointly own a parcel of real property located at 12877 South Sugar Pine Circle, Riverton, Utah 84065 (the “marital home” or “home”).
- 2.2** Matthew is awarded all right, title, equity, and interest, in the marital home and shall assume, pay, and hold Tiffany harmless from all debts, liabilities, obligations, and expenses associated therewith, including the mortgage, utilities, upkeep, maintenance, and repairs associated therewith.
- 2.3** No later than seven (7) days from the execution of the parties’ Stipulation and Settlement Agreement (July 16, 2026), Matthew shall change the mortgage auto-payment out of Tiffany’s bank account and into his own bank account.
- 2.4** For the months of August and September 2026, Tiffany shall deliver to Matthew a cashier’s check in the amount of \$1,000 to assist with the mortgage payment for those two months only.
- 2.5** No later than twelve (12) months after entry of the Decree of Divorce, Matthew shall remove Tiffany’s name from the mortgage on the marital home via assumption, refinance, or otherwise.
- 2.5.1** If Matthew fails to remove Tiffany’s name from the mortgage on the marital home within twelve (12) months after entry of the Decree of Divorce, the marital home shall be immediately listed for sale and sold for the first offer at or above market value.
- 2.5.2** Prior to Matthew’s removal of Tiffany’s name from the marital home mortgage, Matthew shall assume, pay, indemnify, and hold Tiffany harmless from the

monthly mortgage payment. If, prior to removing Tiffany's name from the mortgage, Matthew misses a mortgage payment or makes a late payment or does anything that harms Tiffany's credit as it pertains to the mortgage, the marital home shall be immediately listed for sale and sold and Matthew shall be liable to pay any amounts to Tiffany for any harm to her credit and shall reimburse Tiffany any amounts she is forced to pay to preserve her credit and/or as a result of Matthew's failure to comply with this provision.

ARTICLE 3 - PERSONAL PROPERTY

3.1 Tiffany is awarded the following personal property, free and clear of any claim by Matthew:

3.1.1 Kitchen¹:

- (a) Chocolate Fountain;
- (b) Flower Vases;
- (c) Her honey collection;
- (d) Halloween cat bowl from her student; and
- (e) Olive oil and vinegar gift from Tami.

3.1.2 Garage:

- (a) All camping supplies (as these were acquired by Tiffany or from her parents), including tents given to her by her mom, inflatable mattresses, things from her dad, all backpacks and sleeping bags, camp stove, and misc. supplies like flashlights, etc. that are found in the garage;

¹ These designations are only for reference regarding where Tiffany believes the corresponding items were located at the time she vacated the marital home.

- (b)** Her school items that have been stored;
- (c)** Wall hangings and pictures that are in the corner by the freezer;
- (d)** Baking items used for decorating cakes, or displaying cakes; and
- (e)** The battery that goes to her truck.

3.1.3 Office/Family Room (Now Matt's Room):

- (a)** Her boxes of pictures;
- (b)** The sewing machine from her mom;
- (c)** The serger from her step-mom;
- (d)** Contents of the filing cabinet;
- (e)** Her blankets; and
- (f)** The quilt that Dorisa made.

3.1.4 Under the House:

- (a)** Christmas ornaments (need to be sorted);
- (b)** Christmas decorations;
- (c)** Nativity that she made (ceramic with mother of pearl);
- (d)** Various boxes/bags of Halloween costumes;
- (e)** Wicker furniture and her cedar chest; and
- (f)** Bag of stuffies.

3.1.5 Craft Room (Now Todd's room):

- (a)** Anything that was left in the closet that needed to be boxed; and
- (b)** Books.

- 3.1.6** Tiffany's Bedroom:
- (a)** Plastic drawers full of craft stuff from the closet.
- 3.1.7** 2002 Ford Ranger and its contents;
- 3.1.8** Tiffany's premarital and separate property and personal effects; and
- 3.1.9** Any other property as agreed by the parties
- 3.2** Matthew is awarded the following personal property free and clear of any claim by Tiffany:
- 3.2.1** His vehicle;
- 3.2.2** His premarital and separate property and personal effects; and
- 3.2.3** All property in the marital home not awarded to Tiffany herein and not otherwise agreed by the parties to be awarded to Tiffany.
- 3.3** The parties shall distribute any additional personal property as they can agree. If they cannot agree, they shall address the issue in mediation.
- 3.4** The parties shall agree upon a day and time (or days and times) when Tiffany may retrieve the personal property awarded to her herein, but shall agree upon a day/time no later than seven (7) days after dismissal of the protective order set forth below.
- 3.5** The parties shall promptly cooperate to promptly remove their names from titles and loans on personal property as necessary.

ARTICLE 4 - FINANCIAL ACCOUNTS

- 4.1 FINANCIAL ACCOUNTS.** The parties are awarded their own respective premarital, separate, and individual bank, credit union, and other financial accounts and line of credit and credit card accounts, free and clear of any claim or interest by the other party,

including all accounts in their respective names and/or associated with their names or in which they have a non-marital interest.

4.2 No later than seven (7) days from the execution of the parties' Stipulation and Settlement Agreement (July 16, 2026), Matthew shall remove his name from Tiffany's bank account.

4.3 RETIREMENT/INVESTMENT ACCOUNTS. Each party is awarded his/her premarital, separate, and individual retirement/investment accounts, whenever acquired, free and clear from any claim by the other party.

4.4 TAXES. The parties shall file taxes separately commencing with the 2026 tax year.

4.5 CELLPHONES. No later than fourteen (14) days after execution of the parties' Stipulation and Settlement Agreement (July 16, 2026), the parties shall cooperate to separate their cellphone plan and each party shall assume, pay, and hold the other harmless from any costs associated with his/her cellphones.

4.6 ACCOUNT LOGIN. Each party shall promptly (within 24 hours) provide to the other, upon request, any and all usernames, passwords, and other account login information for any financial accounts, cellphone accounts, or other accounts as needed to effectuate the provisions of the agreement and verify compliance with the terms hereof.

ARTICLE 5 - DEBTS & OBLIGATIONS

5.1 Except as otherwise specifically set forth herein, each party shall assume, pay, and hold the other harmless from all debts and obligations that are in his/her individual name, associated with his/her name, and debts they have otherwise incurred without the other party's knowledge or consent.

5.2 LOWE'S CREDIT CARD. Matthew shall assume, pay, and hold Tiffany harmless from

the balance of the Lowe's credit card in her name, and shall timely pay the balance in full, removing her liability therefrom. In exchange for this, Matthew is awarded all items and personal property purchased with the credit card.

5.2.1 If, prior to paying the balance of the Lowe's credit card in full, Matthew misses a credit card payment or makes a late payment or does anything that harms Tiffany's credit as it pertains to this credit card, Matthew shall be liable to pay any amounts to Tiffany for any harm to her credit, and shall reimburse Tiffany any amounts she is forced to pay to preserve her credit and/or as a result of Matthew's failure to comply with this provision.

5.3 Each party shall assume, pay, and hold the other harmless from all other credit card debt in his/her own name.

5.4 Each party shall assume, pay, and hold the other harmless from all medical debt in his/her own name, and any and all medical debt and/or balances owing for any healthcare related costs, regardless of when acquired.

5.5 Each party is restricted from incurring any debts or obligations in the other party's name and each party shall assume, pay, and hold the other party harmless from all other debts not specified herein in his or her own name.

5.6 The parties hereby represent and warrant that neither of them has incurred any debts in the other party's name, joint or otherwise, which has not already been disclosed herein and/or paid. If, after entry of the Decree of Divorce, a previously undisclosed debt is discovered or raised by a party or creditor, the party who incurred the debt shall be solely liable thereto and shall hold the other party harmless therefrom, regardless if the other

party's name is associated with the debt. Neither party will use the other's financial information to obtain additional debt and will ensure that any joint or merged accounts are separated so that neither may purchase items with the assets of the other.

5.7 Each party shall promptly notify any creditor holding a debt allocated herein of the allocation of responsibility set forth in this agreement and shall execute any documents reasonably necessary to effectuate such allocation.

5.8 Each party shall use their best efforts to remove the other party's name, liability, and credit exposure from any debt, loan, line of credit, lease, or other financial obligation awarded to that party under this agreement. Such efforts shall include, as applicable, refinancing, assumption of indebtedness, balance transfers, account closures, or obtaining creditor approval to release the other party from liability. If a creditor requires additional documentation or cooperation from the non-responsible party to facilitate such removal, the non-responsible party shall reasonably cooperate, provided such cooperation does not require that party to incur financial liability or materially impair that party's creditworthiness.

5.9 Until a party's name is removed from any debt assigned to the other party, the party responsible for the debt shall timely make all required payments and shall indemnify, defend, and hold the other party harmless from any claim, collection activity, credit reporting, deficiency, expense, attorney fees, or liability arising from such debt.

ARTICLE 6 - ALIMONY

- 6.1** Each party is able to support him/herself without contribution from the other.
- Accordingly, neither party is awarded any amounts as or for alimony, now and forever.

ARTICLE 7 - PROTECTIVE ORDER

- 7.1** The Cohabitant Abuse Protective Order case (case no. 264902396) and the Temporary Protective Order entered in that case, shall be dismissed and the parties will cooperate to ensure the same is dismissed after the execution of the parties' Stipulation and Settlement Agreement.

ARTICLE 8 - MUTUAL RESTRAINING ORDERS

- 8.1 MUTUAL CONDUCT RESTRICTIONS.** Contemporaneously with entry of this Decree, the parties shall dismiss the pending Cohabitant Abuse Protective Order case by stipulation. In consideration of that dismissal, and to promote the safety and peace of the parties, the following mutual conduct restrictions shall remain in full force and effect as orders of this Court.
- 8.2 MUTUAL NON-HARASSMENT.** Each party shall refrain from harassing, intimidating, threatening, coercing, stalking, surveilling, following, abusing, or engaging in conduct intended to alarm, annoy, embarrass, or disturb the peace of the other party. Neither party shall engage in conduct reasonably calculated to interfere with the other party's employment, residence, or personal relationships.
- 8.3 NO UNINVITED PRESENCE.** Neither party shall enter or remain upon the residence, place of employment, or private property of the other without that party's prior consent, except as expressly authorized by this agreement or further order of the Court.
- 8.4 COMMUNICATION RESTRICTIONS.** All communications between the parties shall

be civil, businesslike, and limited to issues concerning implementation of this Decree of Divorce, financial matters arising under this Decree of Divorce, or other matters reasonably necessary to effectuate the Decree of Divorce. Communications shall not contain profanity, insults, threats, accusations, or inflammatory language.

8.5 NO THIRD-PARTY HARASSMENT. Neither party shall encourage, request, or permit any family member, friend, significant other, or other third party to harass, threaten, intimidate, or communicate with the other party on his or her behalf, except legal counsel acting within the scope of representation.

8.6 NO PUBLICATION/SOCIAL MEDIA. Neither party shall publish or post on social media, or otherwise publicly disseminate, statements, photographs, recordings, or other content intended to harass, embarrass, disparage, or incite others against the other party.

8.7 NO PROPERTY INTERFERENCE. Neither party shall damage, destroy, conceal, remove, disable, or interfere with the other party's personal property, residence, vehicle, electronic accounts, mail, or financial accounts.

8.8 NO RECORDING INSIDE PRIVATE AREAS. Except as otherwise permitted by law, neither party shall secretly record the other party inside the other party's residence or other location where the other party has a reasonable expectation of privacy.

8.9 NO DISPARAGEMENT IN PRESENCE OF CHILDREN. Neither party shall disparage the other party or permit others to disparage the other party (in the presence or hearing of the children) nor attempt to involve the children in disputes between the parties.

8.10 PERSONAL DISTANCE: Except as reasonably necessary for court proceedings,

mediation, property exchanges, or by mutual written agreement, neither party shall intentionally approach or communicate with the other party.

- 8.11 ENFORCEMENT.** The parties acknowledge that these provisions are material terms of this Decree of Divorce. Any violation may constitute contempt of court and may subject the offending party to all remedies available under Utah law, including injunctive relief, attorney fees, costs, sanctions, and any other relief the Court deems just and equitable.

ARTICLE 9 - MISCELLANEOUS

- 9.1 RESTORATION OF NAME.** Upon entry of the Decree of Divorce, Tiffany may be restored to her former surname of “Noble,” should she choose to do so and the Decree of Divorce shall act as her name change order.
- 9.2 SEPARATE PROPERTY.** Each party is awarded his or her premarital and separate property, including inheritance and gifts, together with any debt or liability associated therewith, free from any claim by the other party.
- 9.3 ATTORNEY FEES.** Each party shall pay his or her own attorney fees and costs.
- 9.4 COMPLETE OWNERSHIP OF PROPERTY AWARDED.** All property and money received or retained by either party pursuant to this Decree of Divorce is deemed the separate property of such party, free and clear of any right, interest or claim of the other party, including the right to inherit or be named as a beneficiary, and each party shall hereafter use and enjoy, independently of any claim or right of the other party, all items of real or personal property awarded to them.
- 9.5 INDEMNIFICATION.** Neither party shall be civilly or criminally liable for any conduct or representations made by the other party during or subsequent to the marriage. Each

party has the affirmative obligation to indemnify and hold the other harmless from any future claims, civil or criminal, against him or herself that may arise and as a result of conduct or representations of that party.

9.6 DISCLOSURE OF ASSETS. The parties agree, represent, and warrant they have disclosed to each other every asset known to them. If a party has failed to disclose any asset to the other party, any such asset later discovered shall be equally divided by the parties and any costs incurred for such division shall be paid entirely by the non-disclosing party.

9.7 COOPERATION. Each party shall execute and deliver to the other party all such documents as may be reasonably necessary or required to implement the provisions of this Decree of Divorce.

9.8 WAIVER. No waiver of any of the provisions of herein or any waiver of breach or default shall be deemed or shall constitute a waiver of any other provision hereof or be deemed a waiver of any subsequent breach or default, nor shall such waiver constitute a continuing waiver.

9.9 MODIFICATION. No modification or waiver of any of the terms of this Decree of Divorce shall be valid, unless in writing and signed by both parties. No waiver of any subsequent breach or default hereunder shall be deemed a waiver of any subsequent breach or default of the same or similar nature.

9.10 CHOICE OF LAW. This Decree of Divorce and all rights and obligations of the parties hereunder shall be construed according to the laws of the State of Utah.

9.11 SEVERABILITY. If any term, paragraph, or provision herein is held invalid or

unenforceable for any reason, the remainder of this Decree of Divorce shall continue in full force and effect.

9.12 BREACH OF AGREEMENT DURING PENDENCY. If either party defaults in his or her obligations hereunder prior to the entry of the Decree of Divorce, the defaulting party will be liable to the other party for all reasonable expenses, including attorney fees and court costs, incurred to enforce the terms of this agreement. Thereafter, the parties shall be bound by the terms of this Decree of Divorce.

The Court's Electronic Signature Will Appear on the First Page of This Document

APPROVED AS TO FORM:

/s/ Matthew Allen Bowen

Matthew Allen Bowen

Respondent pro se

DATED: July 17, 2026

*(Electronically signed by David L. Hanks
with permission from Respondent)*

CERTIFICATE OF DELIVERY

I hereby certify that on the 17th day of July 2026, I caused a true and correct copy of the foregoing to be served to the following:

Matthew Allen Bowen

Respondent pro se

Email: mattbowen73@gmail.com

☐ Court's Electronic Filing System

☐ U.S. Mail

☐ Hand Delivery

☒ Email

/s/ Tauni Cancilla