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

In the matter of the marriage of:

JING WANG,

and

ZACHARY JAMES AMARAL.

DECREE OF DIVORCE

Case No.: 264902531

Judge: Robert Faust

Commissioner: Michelle Blomquist

This matter comes before the above-referenced court by way of Petitioner Jing Wang's Verified Petition for Divorce. This Court having reviewed the parties' Settlement Agreement; does hereby find good cause to make and enter this Decree of Divorce ("Decree"), as follows:

JURISDICTION, VENUE AND GROUNDS

1. Jurisdiction. Petitioner Jing Wang ("Petitioner") is a bona fide resident of Salt Lake County, State of Utah, and has been a resident of this county for the 90-days immediately prior to the commencement of this action.
2. Venue. That venue is proper pursuant to Utah Code Ann. § 78B-3-307 as Respondent Zachary James Amaral ("Respondent") resides in Salt Lake County.

3. Marriage Statistic. The parties were married on October 31, 2022, in Provo, Utah County, State of Utah and are now, and have been since that time, husband and wife.

4. Grounds. The parties are granted a decree of divorce pursuant to Utah Code Ann. § 81-4-405(1)(h) as irreconcilable differences have arisen between them making their marriage irretrievably broken and impossible to continue.

MINOR CHILDREN

5. There are no minor children, nor are there any minor children expected.

REAL PROPERTY

6. Identification of Marital Real Property. During the marriage, the parties acquired an interest in real property located at 15095 S. Reins Way, Bluffdale, Utah 84065 (“Real Property”).¹

7. Exclusive Possession and Responsibility for Expenses. Petitioner is awarded the exclusive use and possession of the Real Property. Petitioner will be solely responsible for all expenses associated with the Real Property, including but not limited to the mortgage, utilities, maintenance, repairs, taxes, and insurance.

8. Valuation, Buyout, Assumption/Refinance.

a. Valuation. The parties agreed and stipulated that the fair market value of the Real Property is \$7,000.00. The parties acknowledged that this valuation was a negotiated compromise and waived any right to obtain or rely upon a formal appraisal or to later challenge this agreed value.

¹ Parcel Number: 33-14-102-201-0000.

Legal Description: LOT 695, DAY RANCH TOWNS PH 2A 10971-4320.

b. Buyout. As and for Respondent's full and final equitable interest in the Real Property, Petitioner will pay to Respondent the total sum of \$7,000.00, payable as follows:

- i.** Initial Payment. \$3,500.00 will be paid within seven (7) days of July 16, 2026; and
- ii.** Final Payment. \$3,500.00 will be paid within five (5) days following entry of this Decree.

All payments will be made by certified funds, cashier's check, or electronic transfer unless otherwise agreed in writing by the parties. In the event Petitioner fails to make any payment when due, Respondent will provide written notice of default and Petitioner will have ten (10) days to cure. If not timely cured, the entire unpaid balance will become immediately due and owing, and Respondent may pursue all available legal and equitable remedies, including enforcement through the court.

c. Assumption/Refinance.

- i.** Petitioner will have no less than five (5) years from the entry of this Decree to complete the assumption or refinance of any mortgage encumbering the Real Property and to remove Respondent from any associated mortgage obligation.
- ii.** Respondent will execute and deliver a quitclaim deed conveying his interest in the Real Property to Petitioner upon receipt of payment of his one-half (1/2) share of the equity, whether such payment occurs prior

to, contemporaneously with, or as part of the closing of the assumption or refinance.

9. Sale of Real Property; Distribution of Proceeds. In the event Petitioner does not complete both (i) payment of Respondent's share of the equity and (ii) removal of Respondent from any mortgage obligation encumbering the Real Property within the time permitted under Paragraph 8, the Real Property will be listed for sale with a mutually agreed-upon realtor. The parties will cooperate fully with the realtor in the marketing and sale of the Real Property and will consider and accept any reasonable, bona fide offer.

a. If Respondent Has Already Been Paid His Share of the Equity. In the event Petitioner has paid Respondent his share of the equity as determined in Paragraph 8(b) prior to the sale of the Real Property, Respondent will have no further claim to any proceeds from the sale. The net proceeds from the sale will be distributed in the following order: (i) first, to pay all reasonable and customary costs associated with the sale of the Real Property, including, but not limited to, real estate commissions, closing costs, and escrow fees; (ii) second, to satisfy any and all outstanding encumbrances on the Real Property, including, but not limited to, mortgages, liens, or other debts secured by the Real Property; and (iii) third, any remaining proceeds will be awarded to Petitioner.

b. If Respondent Has Not Been Paid His Share. In the event Petitioner has not paid Respondent his share of the equity as determined in Paragraph 8(b) prior to the sale of the Real Property, the net proceeds from the sale will be distributed in the following order: (i) first, to pay all reasonable and customary costs

associated with the sale of the Real Property, including, but not limited to, real estate commissions, closing costs, and escrow fees; (ii) second, to satisfy any and all outstanding encumbrances on the Real Property, including, but not limited to, mortgages, liens, or other debts secured by the Real Property; (iii) third, Respondent will receive a fixed sum equal to any unpaid share of his share of the equity as determined pursuant to Paragraph 8(b); and (iv) fourth, any remaining proceeds will be awarded to Petitioner.

PERSONAL PROPERTY

10. Vehicles.

a. Award and Allocation of Responsibility.

i. 2025 Subaru Forrester. This vehicle is awarded to Petitioner.

Petitioner will be solely responsible for any outstanding loan balance, monthly payments, insurance, registration fees, and all other costs or liabilities associated with this vehicle, if any. Petitioner will indemnify and hold Respondent harmless from any and all claims, demands, or liabilities related to this vehicle, including but not limited to the underlying debt. If necessary, Petitioner will refinance this the loan on this vehicle within 6 months of entry of this Decree to remove Respondent's obligation thereto.

ii. 2021 Subaru Crosstrek. This vehicle is awarded to Respondent.

Respondent will be solely responsible for any outstanding loan balance, monthly payments, insurance, registration fees, and all other costs or liabilities associated with this vehicle, if any. Respondent will indemnify

and hold Petitioner harmless from any and all claims, demands, or liabilities related to this vehicle, including but not limited to the underlying debt. If necessary, Respondent will refinance this the loan on this vehicle within 6 months of entry of this Decree to remove Petitioner's obligation thereto.

iii. Default. If either party fails to timely make any required payment on their vehicle loan or fails to complete the refinance within the time required, the other party may provide written notice of default. The defaulting party will have ten (10) days to cure. If not timely cured, the non-defaulting party may seek all available remedies, including but not limited to reimbursement, court enforcement, or an order requiring sale of the vehicle.

b. Transfer of Titles. The parties will execute and exchange all documents necessary to transfer title to the vehicles awarded herein within thirty (30) days of completing the refinance. Each party will cooperate in completing any required documentation and will take all actions reasonably necessary to effectuate the transfer of title.

11. Personal Property (Excluding Vehicle).

a. Award. Each party is awarded the personal property within their possession as of the entry of this Decree. Any dispute regarding the division of personal property may be brought before the Court by motion for resolution. If any personal property is encumbered by debt, then that debt will be assigned to

the party awarded the personal property; and that party will indemnify and hold the other party completely harmless therefrom.

b. Removal from Real Property. Respondent will remove all personal property awarded to him herein from the Real Property within forty-five (45) days of July 16, 2026. Respondent will coordinate with Petitioner in advance to schedule reasonable dates and times for such removal and will complete the removal in a manner that minimizes disruption to Petitioner. Respondent will be responsible for any damage caused to the Real Property during the removal process and will promptly repair any such damage at his sole expense. Any personal property awarded to Respondent that remains on the Real Property after the expiration of the forty-five (45) day period will be deemed abandoned, and Petitioner will have the right to dispose of such personal property in any manner deemed appropriate, without further notice or obligation to Respondent.

FINANCIAL ACCOUNTS

12. Bank/Credit Union Accounts.

a. Joint Account. The parties' joint bank and/or credit union accounts are awarded as follows:

i. America First Credit Union. All right, title, and interest in and to the joint accounts at America Frist Credit Union, including any and all funds currently on deposit therein, together with any accrued interest, is awarded to Respondent as his sole and separate property. Respondent will have exclusive ownership, possession, and control of these accounts as of

July 16, 2026, and will be solely responsible for any fees, charges, or obligations associated therewith. Petitioner will execute any documents reasonably necessary to relinquish any interest in these accounts and, if applicable, remove Petitioner's name from these accounts within a reasonable time following entry of this Decree. Respondent will indemnify, defend, and hold Petitioner harmless from any and all claims, liabilities, or obligations arising from or related to these accounts from and after the date of execution of the Settlement Agreement, i.e., July 16, 2026.

- ii. Marcus by Goldman Sachs. All right, title, and interest in and to the joint accounts at Marcus by Goldman Sachs, including any and all funds currently on deposit therein, together with any accrued interest, is awarded to Petitioner as her sole and separate property. Petitioner will have exclusive ownership, possession, and control of these accounts as of July 16, 2026, and will be solely responsible for any fees, charges, or obligations associated therewith. Respondent will execute any documents reasonably necessary to relinquish any interest in these accounts and, if applicable, remove Respondent's name from these accounts within a reasonable time following entry of this Decree. Petitioner will indemnify, defend, and hold Respondent harmless from any and all claims, liabilities, or obligations arising from or related to these accounts from and after the date of execution of the Settlement Agreement, i.e., July 16, 2026.

iii. Wells Fargo. All right, title, and interest in and to the joint accounts at Wells Fargo, including any and all funds currently on deposit therein, together with any accrued interest, is awarded to Petitioner as her sole and separate property. Petitioner will have exclusive ownership, possession, and control of these accounts as of July 16, 2026, and will be solely responsible for any fees, charges, or obligations associated therewith. Respondent will execute any documents reasonably necessary to relinquish any interest in these accounts and, if applicable, remove Respondent's name from these accounts within a reasonable time following entry of this Decree. Petitioner will indemnify, defend, and hold Respondent harmless from any and all claims, liabilities, or obligations arising from or related to these accounts from and after the date of execution of the Settlement Agreement, i.e., July 16, 2026.

b. Separate Account. Each party is awarded ownership of all bank and/or credit union accounts in their sole name. Neither party will have any claim or interest in the bank and/or credit union accounts of the other. If any bank and/or credit union accounts is overdrawn or subject to any debt, fees, or penalties, the party retaining the bank and/or credit union accounts will be solely responsible for satisfying such obligations and will indemnify and hold the other party harmless therefrom.

13. Life Insurance Policies. Each party is awarded any life insurance policy currently held in their individual name, free and clear of any claim or interest by the other party. Each party will

retain all rights, title, and interest in and to their respective policies, including the right to change beneficiaries, coverage amounts, and policy terms. Neither party will have any obligation to maintain the other as a beneficiary on any life insurance policy following the entry of this Decree, unless otherwise expressly agreed to in writing. Each party will cooperate, if necessary, in executing any documents required by the insurer to effectuate the terms of this provision.

14. Investment/Retirement Accounts. Each party is awarded, as their sole and separate property, any and all retirement accounts, pension plans, deferred compensation plans, annuities, IRAs, 401(k) accounts, investment accounts, brokerage accounts, or similar financial assets held in his or her individual name, free and clear of any right, title, claim, or interest of the other party. Any such account that is subject to an outstanding loan, lien, tax liability, early withdrawal penalty, surrender charge, or other financial obligation will remain the sole responsibility of the party to whom the account is awarded. That party will indemnify, defend, and hold the other party harmless from any and all claims, losses, liabilities, taxes, penalties, costs, or expenses arising out of or relating to such obligations.

BUSINESSES

15. During the marriage, the parties acquired interests in the following business: (a) Musicbuff, Inc., and (b) Jewelry by Jing. These businesses are awarded as follows:

- a. Musicbuff, Inc.** All of Petitioner's and Respondent's right, title, and interest in and to Musicbuff, Inc., including but not limited to any ownership shares, membership interests, goodwill, intellectual property, accounts, inventory, receivables, and all other associated assets, is awarded to Respondent as his sole and separate property. Respondent will have exclusive ownership, possession, and

control of Musicbuff, Inc. as of July 16, 2026. Respondent will be solely responsible for any and all debts, obligations, and liabilities associated with Musicbuff, Inc., whether known or unknown, existing or arising in the future. Respondent will indemnify, defend, and hold Petitioner harmless from any and all claims, demands, liabilities, damages, costs, and expenses (including reasonable attorney's fees) arising from or related to Musicbuff, Inc.

b. Jewelry by Jing. All of Petitioner's and Respondent's right, title, and interest in and to Jewelry by Jing, including but not limited to any ownership shares, membership interests, goodwill, intellectual property, accounts, inventory, receivables, and all other associated assets, is awarded to Petitioner as her sole and separate property. Petitioner will have exclusive ownership, possession, and control of Jewelry by Jing as of July 16, 2026. Petitioner will be solely responsible for any and all debts, obligations, and liabilities associated with Jewelry by Jing, whether known or unknown, existing or arising in the future. Petitioner will indemnify, defend, and hold Respondent harmless from any and all claims, demands, liabilities, damages, costs, and expenses (including reasonable attorney's fees) arising from or related to Jewelry by Jing.

DEBTS

16. Debts.

a. Joint Debts.

i. Allocation. Except as otherwise expressly provided herein, the parties' joint marital debts will be assigned and paid as follows:

1. America First Credit Union Credit Card. This obligation will be assigned to Respondent, who will be solely responsible for payment of any and all balances, interest, fees, and charges associated therewith.
 2. Canyon View Credit Union Credit Card. This obligation will be assigned to Respondent, who will be solely responsible for payment of any and all balances, interest, fees, and charges associated therewith. Respondent will close the account after the debt is paid off.
 3. Citi Costco Credit Card. This obligation will be assigned to Petitioner, who will be solely responsible for payment of any and all balances, interest, fees, and charges associated therewith.
 4. Respondent's Student Loans. If this is a joint debt, then it will be assigned to Respondent, who will be solely responsible for payment of any and all balances, interest, fees, and charges associated therewith. If Petitioner's name is on this account, then Respondent will refinance this account to remove Petitioner's obligation thereto within 12 months of entry of this Decree.
- ii. Responsibility and Indemnification. Each party will timely pay, satisfy, and discharge the debts assigned to him or her and will indemnify, defend, and hold the other party harmless from any and all claims,

demands, liabilities, damages, costs, and expenses (including reasonable attorney's fees) arising from or related to such assigned debts.

iii. No New Charges. Effective July 16, 2026, neither party will incur any additional charges, advances, or obligations on any joint or previously joint credit account for which the other party may be liable.

b. Separate Debts. Each party will be solely responsible for any debt incurred in his or her individual name, whether incurred before or after the execution of the Settlement Agreement, i.e., July 16, 2026. Each party will not incur any debt in the name of the other party and will be solely responsible for any debt incurred by that party after the execution of the Settlement Agreement.

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ALIMONY

17. Neither party will pay to the other any alimony, whether past, present, or future. The parties acknowledge that each is presently gainfully employed, self-supporting, and capable of meeting his or her own reasonable financial needs. Accordingly, each party expressly waives any and all claims to alimony, spousal support, or maintenance of any kind, whether temporary, rehabilitative, or permanent. This waiver of alimony is intended to be full, final, and non-modifiable. Each party understands and agrees that this waiver applies regardless of any future change in circumstances, including but not limited to changes in income, employment status, health, or financial condition.

2025 TAX RETURNS

18. The parties filed their 2025 federal and state income tax returns jointly as married filing jointly. The parties have received the federal and state income tax refunds attributable to the 2025 tax year, and those refunds have already been divided equally between them. Each party acknowledges that he or she has received his or her respective one-half (1/2) share of the net refunds, and neither party has any further claim against the other relating to the division of the 2025 federal or state income tax refunds.

MUTUAL RESTRAINTS

19. The parties are mutually restrained from attempting, committing, or threatening any form of abusive behavior or actions, including but not limited to physical threats of violence, whether directed toward either party, their respective families, or their friends. This includes any acts or threats of harm, intimidation, harassment, or any other conduct that may cause fear or distress to the other party or their loved ones.

20. The parties are mutually restrained from posting, publishing, or otherwise disseminating any statements, comments, images, or information about the other party on any social media platform or in any public forum that are intended to harass, disparage, defame, or cause emotional distress. This provision includes, but is not limited to, posts made directly by a party or indirectly through third parties. Each party will further be restrained from encouraging or permitting any third party to post such content on their behalf.

21. The parties are mutually restrained from disclosing, publishing, or disseminating any confidential or private information of the other party, including but not limited to financial information, personal records, account information, or private communications, except as required by law or as necessary to enforce or comply with the terms of this Decree. Neither party

will access, attempt to access, or use the other party's personal accounts, electronic devices, or digital information without express authorization. Each party will further be restrained from providing such information to or encouraging any third party to disclose such information in violation of this provision.

22. The parties are mutually restrained from entering the residence, workplace or vehicle of the other party without first obtaining the consent of the other party.

23. The parties are mutually restrained from permitting third parties to engage in any actions that they themselves are prohibited from undertaking herein. Each party will have an affirmative duty to take reasonable and proactive measures to prevent third parties from violating any terms or provisions set forth herein.

ATTORNEY'S FEES AND COSTS

24. Each party is responsible for his/her own attorney's fees and costs.

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MISCELLANEOUS PROVISIONS

25. Execution of Documents. The parties will sign and fully execute whatever documents are necessary to implement the provisions contained herein.

26. Certified Copy. The parties will provide a certified copy of the final Decree, and any modifications thereto, to all creditors as set forth in Utah Code Ann. § 81-4-204(1)(e) and Utah Code Ann. § 15-4-6.5 and to effectuate compliance with these statutes.

****END OF ORDER****

****ENTERED BY THE COURT ON THE DATE AND AS INDICATED**

BY THE COURT'S SEAL AT THE TOP OF THE FIRST PAGE**

Approved as to form:

/s/ Jing Wang (used with permission granted on July 20, 2026)

JING WANG

Petitioner

/s/ Zachary James Amaral (used with permission granted on July 20, 2026)

ZACHARY JAMES AMARAL

Respondent