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Attorney - Mediator

*Filing on behalf of both parties as a Third-Party Neutral,
pursuant to Rule 2.4 of the Utah Rules of Professional Conduct*

IN THE THIRD JUDICIAL DISTRICT COURT, SALT LAKE CITY DEPARTMENT IN AND FOR SALT LAKE COUNTY, STATE OF UTAH	
In the matter of the marriage of CELESTE COWLEY, Petitioner, and MICHAEL COWLEY, Respondent.	DECREE OF DIVORCE Case No. 264903320 Judge: Linda Jones Commissioner: Renee Blocher

The Petitioner, CELESTE COWLEY, and the Respondent, MICHAEL COWLEY, have entered into a written Stipulation resolving all outstanding divorce issues, which has been filed with the court. The Court has received and accepted the parties' Agreement, reviewed the file, and being otherwise duly advised, having previously signed and entered its Findings of Fact and Conclusions of Law:

IT IS HEREBY ORDERED:

The bonds of matrimony existing between Petitioner and Respondent are hereby dissolved. In addition, all other remaining issues in this matter, outlined below, are to become final and absolute upon entry by the court.

PERSONAL PROPERTY

1. Prior to the marriage, the parties each had individually acquired certain separate property. Each party shall be awarded any property identified as premarital or separate property, including all gifts and inheritance.
2. During the course of the marriage, the parties acquired certain items of personal property.
3. Respondent shall be awarded the dog known as Odie.
4. Petitioner shall be awarded the sauna.
5. All other personal property shall be divided among the parties in a fair and equitable fashion as agreed upon by the parties.
6. All property and all property rights which may be vested in either party as a result of family inheritance, trusts, or similar sources shall be awarded solely to the party from whose family it came.

VEHICLES

Vehicle	Awarded to Petitioner	Awarded to Respondent	Other
2023 Chevrolet Camaro		X	Respondent shall be solely responsible for the loan against

			this vehicle.
2019 Jeep Grand Cherokee	X		Petitioner shall be solely responsible for the loan against this vehicle.

7. The parties shall take all necessary steps to transfer the vehicles into their own names within sixty (60) days of the date of entry of the Decree of Divorce.

REAL PROPERTY

8. During the course of the marriage, the parties acquired certain parcels of real property, including but not limited to:
- a. Marital residence located at 4298 W Hemsley Ln, Herriman, Utah 84096
9. The marital residence shall be awarded to Respondent as Respondent's sole and separate property, subject to Petitioner's claim to fifty percent (50%) of the equity as set forth herein.
10. The parties acknowledge and agree that the fair market value of the residence was determined to be \$445,000.00 based upon an appraisal completed in June 2026. Based upon that valuation and the outstanding mortgage balance, the parties agree that Petitioner's fifty percent (50%) share of the equity is \$88,761.00.
11. Respondent shall pay Petitioner the sum of \$88,761.00 on or before September 30, 2026. Upon payment of this amount, Petitioner shall have no further claim, right, title, or interest in the residence.

12. Petitioner shall vacate the residence and remove all personal property awarded to her no later than July 18, 2026.
13. Respondent shall pay Petitioner \$1,000.00 by July 5, 2026 to assist Petitioner with living and moving expenses for that month.
14. Beginning July 1, 2026, Respondent shall be solely responsible for all costs associated with the residence, including but not limited to mortgage payments, property taxes, homeowner's insurance, utilities, maintenance, repairs, HOA dues, and any other expenses related to the property. Respondent shall indemnify and hold Petitioner harmless from any liability arising therefrom.
15. If Respondent fails to pay Petitioner her equity interest by September 30, 2026, the residence shall be listed for sale within thirty (30) days with a mutually agreed-upon realtor.
16. Upon sale of the residence, the net proceeds, after payment of customary closing costs, commissions, liens, encumbrances, and costs of sale, shall be divided equally between the parties, with each party receiving fifty percent (50%) of the net proceeds.
17. In the event the residence is sold, the parties shall be equally responsible for any mutually agreed repairs, improvements, staging expenses, or other costs reasonably required to facilitate the sale of the residence. If one party advances more than his or her share of such costs, that party shall be reimbursed from the sale proceeds prior to the division of net proceeds.

18. In the event of any disagreement regarding listing price, repairs, staging, marketing, price reductions, acceptance of offers, closing matters, or any other issue related to the sale of the residence, the parties shall defer to the recommendations of the mutually agreed-upon realtor.

BANK ACCOUNTS, PROFIT SHARING, STOCK OPTIONS, BONUSES,
INVESTMENT, RETIREMENT/PENSION ACCOUNTS AND OR/BUSINESS
INTERESTS

19. The parties have acquired and continue to acquire bank, profit sharing, stock options, bonuses, investment, retirement and/or pension accounts and business interests during the course of the parties' marriage.

20. All of these accounts or assets shall be divided as follows as of the date of entry of the Decree of Divorce unless specified otherwise:

Account Description	Petitioner will Receive	Respondent will Receive	Other
Wells Fargo checking account ending 3445	50%	50%	Funds in this account shall be divided equally between the parties as of June 30, 2026.
All other bank accounts in Petitioner's name	100%		
All other bank accounts in Respondent's name		100%	
Celestial Skin business	100%		Petitioner shall be awarded her Celestial Skin business, together with all associated assets, accounts, goodwill, receivables, equipment, and business interests,

			as Petitioner's sole and separate property, free and clear of any claim, right, title, or interest of Respondent.
CoDesign business		100%	Respondent shall be awarded his CoDesign business, together with all associated assets, accounts, goodwill, receivables, equipment, and business interests, as Respondent's sole and separate property, free and clear of any claim, right, title, or interest of Petitioner.

21. Neither party has a retirement/pension account; however, if it is determined that one exists, the retirement/pension accounts shall be divided giving each party one-half of any account from the date of the parties' marriage until the date of the Decree of Divorce.

DEBTS AND OBLIGATIONS

22. During the course of the marriage the parties incurred certain marital debt; this debt shall be divided as set forth below.

Debt Description	Petitioner's Responsibility	Respondent's Responsibility	Other
Delta SkyMiles Gold credit card ending 1008		100%	Petitioner shall cease using this credit card as of the date of signing the Stipulation.
Chase Freedom credit card ending 9061		100%	Petitioner shall cease using this credit card as of the date of signing the

			Stipulation.
Petitioner's Aidvantage student loan	100%		
2023 Chevrolet Camaro auto loan		100%	
2019 Jeep Grand Cherokee auto loan	100%		

23. Pursuant to §81-4-204(1)(e), Utah Code Annotated, the parties shall notify respective creditors or obligors, regarding the court's division of debts, obligations, or liabilities and regarding the parties separate, current addresses.

LIFE INSURANCE

24. Pursuant to UCA §81-4-406 (3)(d), to the extent either party owns a life insurance policy or annuity contract, such party has reviewed and, where appropriate, updated the list of beneficiaries associated with said policy or contract. Each party affirms that the individuals currently designated as beneficiaries are, in fact, the intended beneficiaries following the entry of the Decree of Divorce. Each party further acknowledges and understands that if no changes are made to the beneficiary designations, the individuals currently listed shall remain the beneficiaries and shall receive any funds disbursed by the insurance company or annuity provider pursuant to the terms of the respective policy or contract.

ALIMONY

25. Respondent shall be ordered to pay alimony to Petitioner according to the following schedule:

- a. August 1, 2026 through July 31, 2027: \$2,000.00 per month;
- b. August 1, 2027 through July 31, 2028: \$1,800.00 per month;
- c. August 1, 2028 through July 31, 2029: \$1,600.00 per month;
- d. August 1, 2029 through July 31, 2030: \$1,400.00 per month;
- e. August 1, 2030 through July 31, 2031: \$1,200.00 per month; and
- f. August 1, 2031 through January 31, 2032: \$1,000.00 per month.
- g. Alimony payments shall be paid by the fifth (5th) day of every month.
- h. Alimony payments shall continue for the length of five (5) years and six (6) months or until Petitioner cohabitates or remarries, whichever occurs sooner. Petitioner has an obligation to notify Respondent of her cohabitation or remarriage and alimony shall cease upon Petitioner's cohabitation or remarriage. Alimony shall end in the event of the death of either party.

TAX RETURN

26. The parties shall file taxes for the 2026 tax year as each deem appropriate.

ATTORNEY'S FEES

27. Respondent shall be solely responsible for the remaining balance owed to SALT Mediation in connection with the parties' divorce action. The parties acknowledge and agree that Respondent's assumption of this obligation has been considered and factored into the overall division of the marital estate set forth herein. Accordingly, no

additional equalization or reimbursement shall be owed by Petitioner with respect to the mediation fees assigned to Respondent under this provision.

28. Each party shall be responsible for their own attorneys' fees and costs incurred in the litigation of this matter.

MISCELLANEOUS

29. Both parties shall be mutually restraining from bothering, harassing, annoying, threatening, disparaging, or harming the other party at the other party's place of residence, employment or any other place.
30. Both parties are restrained from using the likeness, image or credit of the other party for any purpose.
31. The parties each indicate that there has been a complete accurate and current disclosure of all income, assets and liabilities. Both parties understand and agree that any failure to provide complete disclosure may constitute perjury. The property referred to in this agreement 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.
32. This Decree of Divorce is the result of the Stipulated Settlement Agreement reached through mediation. The final documents were prepared as a service to both parties and shall not be interpreted against either as the "drafting party."
33. Each party should execute and cooperate in delivering to the other and to the court such documents as are required to implement the provisions of the divorce decree

hereafter to be entered by the court. Should a party fail to execute a document within 60 days of the entry of this divorce decree, the other party may bring a Motion to Enforce at the expense of the disobedient party and seek 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.

34. Upon the filing of any Petition to change any provision of the final *Decree of Divorce*, the parties must first attempt to resolve the issue through mediation.
35. Petitioner may be restored to her maiden name of Gutzman if she so desires.

*****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 dated July 23, 2026

*E-signed by Wade Taylor
with permission of Celeste Cowley*

/s/ Celeste Cowley

CELESTE COWLEY
Petitioner

APPROVED AS TO FORM dated July 24, 2026

E-signed by Wade Taylor

with permission of Michael Cowley

/s/ Michael Cowley

MICHAEL COWLEY

Respondent

CERTIFICATE OF SERVICE & RULE 7 NOTICE

I hereby certify that on the 23rd day of July 2026, I caused a true and correct copy of the foregoing *Proposed Decree of Divorce* to be served on the following by the method indicated below. Further, the Proposed Decree shall be submitted in accordance with Rule 7 of the *Utah Rules of Civil Procedure*.

VIA E-MAIL:

CELESTE COWLEY

Petitioner

Email: celeste.gutz@gmail.com

MICHAEL COWLEY

Respondent

Email: mike-cowley@hotmail.com

LAW OFFICES OF WADE TAYLOR

/s/ Wade Taylor

WADE TAYLOR

Attorney