



WADE TAYLOR (10144)
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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 WILLIAM ANDREWS, Petitioner, and MARNIE ANDREWS, Respondent.	DECREE OF DIVORCE Case No. 264903479 Judge: Linda Jones Commissioner: Joanna Sagers

The Petitioner, WILLIAM ANDREWS, and the Respondent, MARNIE ANDREWS, 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. Said personal property shall be divided among the parties in a fair and equitable fashion as agreed upon by the parties.
3. All other personal property shall be awarded to Respondent unless agreed otherwise by the parties.
4. 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
2007 Toyota Tundra	X		There is no loan against this vehicle.
2018 Lexus GX		X	Beginning July 15, 2026,

			Respondent shall be responsible for the loan against this vehicle.
2011 Honda Pilot			This vehicle shall be maintained for the benefit of the parties daughter.

5. Each party shall obtain their own car insurance within 30 days of the date of entry of the Decree of Divorce.
6. The parties shall take all necessary steps to transfer the vehicles into their own names within 30 days of the date of entry of the Decree of Divorce.

REAL PROPERTY

7. During the course of the marriage, the parties acquired certain parcels of real property, including but not limited to:
 - a. Home located at 926 E Best Ave, Millcreek, Utah 84106
8. The home shall be listed for sale by July 15, 2026, unless agreed otherwise in writing. The parties shall execute a listing agreement with a mutually agreed-upon realtor to ensure timely listing. The parties shall cooperate in good faith to facilitate the sale of the property and, in the event of any disagreement regarding listing price, repairs, marketing, or other sale-related decisions, the parties shall defer to the reasonable recommendations of the realtor.
9. Beginning April 1, 2026, and continuing until the home is sold:
 - a. The parties shall be equally responsible for the minimum monthly payments on the following debts: the mortgage payment, the HELOC payment, Living

Spaces credit card, and the medical debts. The total minimum monthly payments for these debts are approximately \$4,355.00 per month.

- b. Petitioner shall be responsible for making the monthly HELOC payment in the amount of \$820.00. Petitioner shall also contribute \$1,767.00, representing the remainder of his fifty percent (50%) share of the monthly debt obligations, into the parties' shared checking account each month. Respondent shall contribute \$2,588.00 per month into the shared checking account and shall be responsible for making the remaining debt payments from that account.
- c. Respondent shall be responsible for the monthly utilities for the home.
- d. Any repairs or other costs reasonably required to prepare or complete the sale of the home shall be divided equally between the parties.

10. Upon sale of the home, the equity shall be divided as outlined below.

- a. First, the outstanding mortgage balance, HELOC balance, realtor commissions, closing costs, and any other customary costs associated with the sale of the property shall be paid.
- b. Second, the following debts shall be paid:
 - i. Outstanding federal and state taxes owed for the 2022, 2023, and 2024 tax years (approximately \$74,000)
 - ii. Living Spaces/Synchrony Bank credit card ending 8147
 - iii. IHC medical debt, accounts ending 2419, 1388, and 0211
- c. Finally, any remaining equity shall be divided equally between the parties.

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

11. 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.
12. 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
Chase Bank checking account ending 4670	50%	50%	This account shall be maintained until the home is sold. Upon sale, any remaining funds shall be divided equally between the parties.
All other bank accounts in Petitioner's name	100%		
All other bank accounts in Respondent's name		100%	
Hayden Construction Inc	100%		Petitioner is awarded this business, together with all associated assets, liabilities, accounts, receivables, equipment, and debts, free and clear of any claim by Respondent.
Respondent's CHG Companies Inc Employee 401K Plan	50%	50%	
Respondent's Fortitude Roth IRA		100%	

New York Life Insurance Company Whole Life Policy	50%	50%	
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13. Retirement and or investment accounts divided by percentage are awarded subject to gains and losses.

14. If necessary, a Qualified Domestic Relation Order (QDRO) or Domestic Relations Order (DRO) shall be prepared to divide these accounts. Any fees associated with the above orders shall be split evenly between the parties.

DEBTS AND OBLIGATIONS

15. 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
Outstanding federal and state taxes owed for the 2022, 2023, and 2024 tax years	50%	50%	This debt shall be paid in full with proceeds from the sale of the marital home. Parties shall be equally responsible for the minimum monthly payments until paid in full.
Living Spaces/Synchrony Bank credit card	50%	50%	This debt shall be paid in full with proceeds from the sale of the marital home. Parties shall be equally responsible for the minimum monthly payments until paid in full.
IHC Medical Debt accounts ending 2419, 1388, 0211	50%	50%	This debt shall be paid in full with proceeds from the

			sale of the marital home. Parties shall be equally responsible for the minimum monthly payments until paid in full.
All other credit cards in Petitioner's name	100%		
All other credit cards in Respondent's name		100%	
2018 Lexus GX auto loan		100%	Respondent shall be responsible for this loan beginning July 15, 2026

16. 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

17. 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

18. Both parties have the ability to support themselves and therefore they each waive any claim to spousal support from the other, now or forever.

TAX RETURN

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

ATTORNEY'S FEES

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

MISCELLANEOUS

21. Upon entry of the Decree of Divorce, Petitioner shall be solely responsible for obtaining and maintaining his own health insurance coverage and for payment of all premiums, deductibles, co-payments, and other costs associated therewith.
22. Respondent shall obtain her own cell phone plan and car insurance as soon as possible but no later than thirty (30) days after the date of entry of the Decree of Divorce.
23. 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.

24. Both parties are restrained from using the likeness, image or credit of the other party for any purpose.
25. 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.
26. 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.”
27. 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.
28. 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.

29. Respondent may be restored to her maiden name of Taylor 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 August 4, 2026

*E-signed by Wade Taylor
with permission of William Andrews*

/s/ William Andrews

WILLIAM ANDREWS
Petitioner

APPROVED AS TO FORM dated August 4, 2026

*E-signed by Wade Taylor
with permission of Marnie Andrews*

/s/ Marnie Andrews

MARNIE ANDREWS
Respondent

CERTIFICATE OF SERVICE & RULE 7 NOTICE

I hereby certify that on the 3rd day of August 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:

WILLIAM ANDREWS

Petitioner

Email: whayden88@gmail.com

MARNIE ANDREWS

Respondent

Email: hmandrews@gmail.com

LAW OFFICES OF WADE TAYLOR

/s/ *Wade Taylor*

WADE TAYLOR

Attorney