

Shriti Pradhan
Name
1617 E 900 S
Address
Salt Lake City, Utah 84105
City, State, Zip
650-382-7972
Phone
shritipradhan23@gmail.com
Email

In the Court of Utah

THIRD Judicial District SALT LAKE County

Court Address 450 SOUTH STATE STREET, SALT LAKE CITY, UT 84114

In the Matter of (select one)

☒ the Marriage of (for a divorce with
or without children, annulment,
separate maintenance, or
temporary separation case)

Shriti Pradhan

(name of Petitioner)

and

David William Aubrey Mackey

(name of Respondent)

Other parties (if any)

Divorce Decree

264903797

Case Number

Stephen Nelson

Judge

Minas

Commissioner (domestic cases)

The court decrees:

Divorce

1. Shriti Pradhan is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Shriti Pradhan. The divorce will become final upon entry of the divorce decree.

Children (Utah Code 81-6-101(7))

2. **Shriti Pradhan and David William Aubrey Mackey** do not have any children together.

- We do not have any children together who are minors. A minor is a child under 18 who has not been married or otherwise emancipated.
- We are not expecting a child.
- We do not have incapacitated adult children together who are eligible for child support, or, **Shriti Pradhan** is not asking for child support for any adult child who is eligible for child support.

Personal property (Utah Code Title 81, Chapters 1, 4, 6, and 9)

3. All personal property not addressed in the divorce should be divided as the parties have already divided it.

Vehicles

4. Vehicles will be divided as follows:

a.

Year: **2014**

Make: **Subaru**

Model: **XV Crosstrek**

VIN: **JF2GPACC8E8205985**

Owner (before divorce): **Shriti Pradhan OR DAVID WILLIAM AUBREY MACKEY**

Current value: **\$500.00**

Amounts Estimated: **yes**

Basis of Estimation: **Kelly blue book**

Ownership After Divorce: **Shriti Pradhan**

Loan: **N/A**

b.

Year: **2021**

Make: **Volkswagen**

Model: **Passat**

VIN: **1VWSA7A39MC016108**

Owner (before divorce): **David Mackey**

Current value: **\$15,000.00**

Amounts Estimated: **yes**

Basis of Estimation: **KBB**

Ownership After Divorce: **David William Aubrey Mackey**

I.

Lender: **Wells Fargo**

Address: **333 Market Street, San Francisco, CA 94105**

Date Acquired: **N/A**
Amount Owed: **\$14,608.68**
Amounts Estimated: **no**
Monthly Payment: **\$500.00**

The debt will be paid as follows: **David William Aubrey Mackey will pay the entire debt. David William Aubrey Mackey will provide a copy of the divorce decree to the lender.**

Bank and credit union accounts

5. Bank and credit union accounts will be divided as follows:

a.

Account Number: **7562**
Account Type: **Checking**
Institution Name: **Wells Fargo**
Address: **333 Market Street, San Francisco, CA 94105**
Date Opened: **N/A**
Balance (US Dollars): **\$50,521.00**
Estimated: **no**
Owner: **Shriti Pradhan**
Co-Owner(s): **N/A**

Divide as follows: **Shriti Pradhan should be awarded the entire balance of \$50,521.00 from this money.**

b.

Account Number: **7962**
Account Type: **Checking**
Institution Name: **Wells fargo**
Address: **333 Market Street, San Francisco, CA 94105**
Date Opened: **N/A**
Balance (US Dollars): **\$6,964.06**
Estimated: **no**
Owner: **Shriti Pradhan and David William Aubrey Mackey**
Co-Owner(s): **N/A**

Divide as follows: **The joint Wells Fargo checking account shall be closed immediately upon the entry of the Decree of Divorce, and any remaining funds therein shall be divided equally (50% to Shriti Pradhan and 50% to David William Aubrey Mackey)**

c.

Account Number: **6642**

Account Type: **Savings**

Institution Name: **CIT Bank**

Address: **95 South Lake Avenue Pasadena, CA 91101**

Date Opened: **N/A**

Balance (US Dollars): **\$25,626.39**

Estimated: **no**

Owner: **Shriti Pradhan**

Co-Owner(s): **N/A**

Divide as follows: **Shriti Pradhan should be awarded the entire balance of \$25,626.39 from this money.**

d.

Account Number: **7554**

Account Type: **Checking**

Institution Name: **Wells Fargo**

Address: **333 Market Street, San Francisco, CA 94105**

Date Opened: **N/A**

Balance (US Dollars): **\$11,124.04**

Estimated: **no**

Owner: **David William Aubrey Mackey**

Co-Owner(s): **N/A**

Divide as follows: **David William Aubrey Mackey should be awarded the entire balance of \$11,124.04 from this money.**

Stock, bond, securities, or money market fund accounts

6. The stock, bond, securities, or money market fund accounts will be divided as follows:

a.

Account Number: **4459**

Account Type: **Brokerage**

Institution Name: **Charles Schwab**

Address: **3000 Schwab Way, Westlake, TX 76262**

Date Opened: **N/A**

Balance (US Dollars): **\$28,077.00**

Estimated: **no**

Owner: **Shriti Pradhan**

Co-Owner(s): **N/A**

Divide as follows: **Shriti Pradhan should be awarded the entire balance of \$28,077.00 from this money.**

b.

Account Number: **7280**

Account Type: **Individual**

Institution Name: **Robinhood**

Address: **85 Willow Road, Menlo Park, California, 94025**

Date Opened: **N/A**

Balance (US Dollars): **\$44,570.00**

Estimated: **no**

Owner: **David William Aubrey Mackey**

Co-Owner(s): **N/A**

Divide as follows: **David William Aubrey Mackey should be awarded the entire balance of \$44,570.00 from this money.**

c.

Account Number: **6515**

Account Type: **Individual**

Institution Name: **Robinhood**

Address: **85 Willow Road, Menlo Park, California, 94025**

Date Opened: **N/A**

Balance (US Dollars): **\$9,053.00**

Estimated: **no**

Owner: **David William Aubrey Mackey**

Co-Owner(s): **N/A**

Divide as follows: **David William Aubrey Mackey should be awarded the entire balance of \$9,053.00 from this money.**

7. This other property will be divided as follows:

Shriti shall retain sole ownership, custody, possession, and responsibility for the Parties' cat, Momo. Shriti shall assume all costs and responsibilities relating to Momo's care, including food, veterinary care, medications, grooming, boarding, and all other expenses. David hereby knowingly and permanently waives any present or future claim to ownership, possession, visitation, custody, reimbursement, or responsibility relating to Momo.

Debts

8. Each party will be ordered to assume and pay debts as follows. The party assuming the debt must put the debt in their name and pay it. If they can't put the debt in their name, they must still pay it. If a party pays a debt they are not responsible for, they can recover that amount from the responsible party.

Credit Card Debt

a.

Account Number: **9835**

Institution Name: **Chase Visa**

Address: **270 Park Avenue, New York, NY 10017**

Amount owed on debt (in US Dollars): **\$1,148.00**

Minimum Monthly Payment (in US Dollars): **\$500.00**

Owner: **Shriti Pradhan David Mackey**

The debt will be paid as follows: **Shriti Pradhan will be responsible for all credit card charges that are solely her individual expenses. Any remaining credit card debt resulting from joint expenses, including household bills, groceries, and other shared purchases, will be divided equally between Shriti Pradhan and David William Aubrey Mackey.**

b.

Account Number: **8197**

Institution Name: **Citi Mastercard**

Address: **388 Greenwich Street, New York, NY 10013**

Amount owed on debt (in US Dollars): **\$606.00**

Minimum Monthly Payment (in US Dollars): **\$500.00**

Owner: **Shriti Pradhan**

The debt will be paid as follows: **Shriti Pradhan will pay the entire debt. Shriti Pradhan will provide a copy of the divorce decree to the lender.**

c.

Account Number: **0662**

Institution Name: **CITI**

Address: **388 Greenwich Street, New York, NY 10013**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **David Mackey**

The debt will be paid as follows: **David William Aubrey Mackey will pay the entire debt. David William Aubrey Mackey will provide a copy of the divorce decree to the lender.**

d.

Account Number: **1004**

Institution Name: **American Express**

Address: **200 Vesey Street, New York, NY 10285**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **David Mackey**

The debt will be paid as follows: **David William Aubrey Mackey will pay the entire debt. David William Aubrey Mackey will provide a copy of the divorce decree to the lender.**

Real property

9. The parties acquired the following real property during the marriage:

a.

Description: **House**

Address: **1617 E 900 S, Salt Lake City, Salt Lake, Utah 84105 United States**

Tax ID: **16091770110000**

Legal Description: **LOTS 32 & 33, BLK 4, DOUGLAS PARK TOGETHER WITH 1/2 VACATED ALLEY ABUTTING ON N 4612-534, 535 5162-0225 5582-0244 5596-1693 5698-1516 6002-2020 8537-6119**

Date property acquired: **Jun 16, 2021**

Names on title: **Shriti Pradhan, David William Aubrey Mackey**

Original cost: **\$685,000**

Current value: **\$750,000.00**

Property values estimated: **yes**

Estimation basis for property value: **Agreed on amount after appraisal**

Disposal: **1. Division of Marital Home 1.1 Property and Valuation The parties agree that the marital home located at 1617 E. 900 S., Salt Lake City, UT 84105 has an agreed value of \$750,000.00. 1.2 Equity Buyout Total As full settlement of David's equity interest, Shriti shall pay David a total of \$125,000.00, consisting of an initial \$40,000.00 payment and a remaining balance of \$85,000.00. 1.3 Payment Schedule and Method Payments shall be made strictly as follows: Initial Payment: Shriti shall pay David \$40,000.00 on the same day the transfer of title occurs under Section 1.6. Remaining Balance: Shriti shall pay the remaining \$85,000.00 in sixteen (16) equal quarterly installments of \$5,312.50. Timeline: The first quarterly installment shall be due and payable precisely on March 31, 2027. Subsequent installments are due on the final calendar day of each successive calendar quarter (June 30, September 30, and December 31), with the final payment due on December 31, 2030. The parties expressly stipulate that no principal installments shall accrue or be due between the date of the Initial Payment and March 31, 2027. Method: All quarterly payments must be made via electronic bank transfer (ACH or wire) to David's designated account. 1.4 Interest and Prepayment The balance carries 0% interest. Shriti may prepay any amount at any time without penalty. Any prepayment shall be applied first to outstanding principal and shall reduce the remaining principal balance. Unless otherwise agreed in writing by the Parties, the regular payment schedule shall remain unchanged following a partial prepayment, except that no further payments shall be due once the**

outstanding principal balance has been paid in full. 1.5 Default and Grace Period If a quarterly payment is more than fifteen (15) calendar days late, David must provide written notice. Shriti then has fifteen (15) calendar days from receipt of that notice to cure the late payment. If left uncured, only the overdue amount, and not the entire outstanding balance, shall accrue simple interest at 5% per annum until paid. 1.6 Transfer of Title, Promissory Note, and Waiver of Security Within thirty (30) calendar days after entry of the Final Decree of Divorce, David shall execute and deliver a recordable Quitclaim Deed transferring all of his right, title, and interest in the Marital Home to Shriti. Simultaneously with David's delivery of the executed and notarized Quitclaim Deed, Shriti shall pay David the \$40,000.00 initial payment required under Section 1.3 and shall execute and deliver to David a Promissory Note evidencing the remaining \$85,000.00 obligation on the terms set forth in this Agreement. The Parties shall cooperate in completing the transfer before a notary public or through another mutually agreed secure method that permits the exchange of the Quitclaim Deed, initial payment, and Promissory Note. The Quitclaim Deed shall thereafter be promptly recorded with the Salt Lake County Recorder. 1.7 Waiver of Deed of Trust and Security Interest David knowingly and voluntarily waives the requirement that the remaining \$85,000.00 obligation or Promissory Note be secured by a Deed of Trust or other consensual lien against the Marital Home. The remaining \$85,000.00 shall constitute an unsecured personal obligation of Shriti under the Promissory Note and Final Decree of Divorce. Shriti shall have no obligation to execute, deliver, or record a Deed of Trust or other consensual lien securing the \$85,000.00 obligation, and David shall have no right under this Agreement or Final Decree of Divorce to require a Deed of Trust or other consensual lien against the Marital Home as security for that obligation. David's waiver of the Deed of Trust and security interest does not waive, forgive, reduce, or otherwise modify Shriti's obligation to pay the remaining \$85,000.00. The Promissory Note and all payment obligations contained in this Agreement remain fully enforceable according to their terms. David expressly acknowledges that he understands that, as a result of this waiver, the remaining \$85,000.00 Promissory Note will not be secured by a lien against the Marital Home. Shriti accepts the property "as-is." 1.8 Loan Assumption Shriti represents that she has conducted due diligence with the existing mortgage lender and confirmed that the loan is assumable. Shriti shall diligently pursue assumption of the existing mortgage loan into her sole name and shall have one hundred eighty (180) days from the entry of the Final Decree of Divorce to complete the loan assumption and remove David from any liability under the mortgage loan. During this period, Shriti shall be solely responsible for making all mortgage payments as they become due. David agrees to timely execute

any documents and provide any information reasonably required by the lender to facilitate the loan assumption. If Shriti is unable to complete the loan assumption within the 180-day period despite good-faith efforts, the Parties shall first confer in good faith regarding an extension of the assumption period or the sale of the property. If they are unable to reach agreement within thirty (30) additional days, David may require that the property be listed for sale on the open market. Upon the sale of the property, the existing mortgage and ordinary and reasonable costs of sale, including real estate commissions, title charges, and customary closing costs, shall first be paid from the sale proceeds. David shall then receive from the net sale proceeds the unpaid balance of the \$125,000.00 buyout described in Section 1.2, after credit for all payments previously received under this Agreement. The remainder of the net sale proceeds shall belong solely to Shriti. Payment of the remaining buyout balance to David shall constitute full satisfaction of all obligations relating to the marital home, and neither Party shall have any further claim against the other regarding the home's equity or sale proceeds. If the net sale proceeds are insufficient to satisfy the remaining unpaid balance of the \$125,000.00 buyout described in Section 1.2, David shall receive all available net sale proceeds in partial satisfaction of the buyout, and Shriti shall remain personally obligated for any unpaid deficiency under the Promissory Note until the remaining balance has been paid in full.

1.9 Mortgage Payments During Assumption Period Until David is released from liability on the mortgage through assumption or other written release by the lender, Shriti shall timely make all mortgage payments as they become due. Upon David's reasonable written request, Shriti shall provide proof of payment for any monthly mortgage payment within five (5) business days. If Shriti fails to timely make a required mortgage payment, David shall provide written notice, and Shriti shall have fifteen (15) calendar days after receipt of such notice to cure the default if permitted by the lender. Nothing in this section limits David's right to make any payment necessary to protect his credit or avoid default with the lender. Any such payment made by David shall be reimbursed by Shriti within thirty (30) calendar days.

i.

Creditor: **N/A**

Names on mortgage: **Shriti Pradhan David William Mackey**

Date mortgage acquired: **Jun 16, 2021**

Mortgage balance: **\$500,000.00**

Monthly payment: **\$2,672.06**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Shriti Pradhan will pay the entire debt. Shriti Pradhan will provide a copy of the divorce decree to the**

lender.

Alimony

10. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

11. The parties have retirement money. The owner of the retirement money Plan Participant must do whatever is necessary for both parties to have full access to information about the pension plan, retirement account, money and benefits. This includes signing any forms needed for release of the information to the other party (Alternate Payee).

12. If the Plan Participant receives any retirement money awarded to the Alternate Payee, the Plan Participant receives that money in a constructive trust for the Alternate Payee. The Plan Participant is ordered to pay the benefit directly to the Alternate Payee within 5 days of its receipt. Information on the pension plans and how they are to be divided is listed below:

a.

Account Number: **0160**

Plan Name: **Roth IRA**

Plan Administrator: **Fidelity Investments**

Company Name: **Fidelity Investments**

Address: **PO Box 770001, Cincinnati, OH 45277-0002**

Date Opened: **Jan 31, 2017**

Plan Value: **\$70679.05**

This plan is in the name of: **Shriti Pradhan**

Divide as follows: **The entire account should be awarded to Shriti Pradhan.**

b.

Account Number: **8869**

Plan Name: **Rollover IRA**

Plan Administrator: **Fidelity Investments**

Company Name: **Fidelity**

Address: **PO Box 770001, Cincinnati, OH 45277-0002**

Date Opened: **Jan 31, 2017**

Plan Value: **\$20888**

This plan is in the name of: **Shriti Pradhan**

Divide as follows: **The entire account should be awarded to Shriti Pradhan.**

c.

Account Number: **9507**

Plan Name: **401(k) Plan**
Plan Administrator: **The Standard**
Company Name: **Purple Innovations**
Address: **300 N Corporate Dr Suite 320. Brookfield, WI 53045**
Date Opened: **Apr 1, 2021**
Plan Value: **\$79658**
This plan is in the name of: **Shriti Pradhan**
Divide as follows: **The entire account should be awarded to Shriti Pradhan.**

d.

Account Number: **4188**
Plan Name: **401K**
Plan Administrator: **Vanguard**
Company Name: **Dropbox**
Address: **P.O. Box 1110, Valley Forge, PA 19482-1110**
Date Opened: **May 12, 2026**
Plan Value: **\$2504**
This plan is in the name of: **Shriti Pradhan**
Divide as follows: **The entire account should be awarded to Shriti Pradhan.**

e.

Account Number: **1625**
Plan Name: **401K**
Plan Administrator: **Fidelity**
Company Name: **Providence**
Address: **245 Summer Street, Boston, MA 02210**
Date Opened: **Mar 7, 2024**
Plan Value: **\$58999.13**
This plan is in the name of: **David William Aubrey Mackey**
Divide as follows: **The entire account should be awarded to David William Aubrey Mackey.**

f.

Account Number: **2217**
Plan Name: **401K**
Plan Administrator: **Empower Retirement**
Company Name: **Pyramid Consulting**
Address: **8515 E. Orchard Road Greenwood Village, CO 80111**
Date Opened: **Jan 15, 2025**
Plan Value: **\$9271**
This plan is in the name of: **David William Aubrey Mackey**

Divide as follows: **The entire account should be awarded to David William Aubrey Mackey.**

g.

Account Number: **5534**

Plan Name: **Traditional IRA**

Plan Administrator: **Robinhood Securities, LLC**

Company Name: **Robinhood**

Address: **500 Colonial Center Parkway, Suite 100, Lake Mary, FL 32746**

Date Opened: **Jan 1, 2026**

Plan Value: **\$3067.55**

This plan is in the name of: **David William Aubrey Mackey**

Divide as follows: **The entire account should be awarded to David William Aubrey Mackey.**

Additional provisions

13. The parties will adhere to the following additional provisions:

a.

Additional Provision: 1 Health Insurance and Medical Coverage 1.1 Separate Employment Coverage. The Parties acknowledge that each currently maintains separate, individual health, dental, and vision insurance coverage through their respective employers. 1.2 Waiver of Continued Coverage. Each Party shall remain solely responsible for maintaining their own medical insurance post-divorce. Effective upon the entry of the Final Decree of Divorce, neither Party shall have any obligation to provide health insurance coverage or pay for uncovered medical expenses for the other, and both Parties explicitly waive any rights to COBRA continuation coverage under the other Party's employer plan.

b.

Additional Provision: 2 Tax Filing and Prior Tax Liabilities 2.1 Tax Filing Status for the 2026 Tax Year. For tax year 2026, each party shall use the filing status permitted by federal and state law based on the Parties' legal marital status on December 31, 2026. 2.2 Tax Filing and Asset Split for the 2025 Tax Year. For the 2025 calendar tax year, the Parties agree that any federal or state income tax liabilities owed, or any income tax refunds received, shall be split exactly fifty percent (50%) to Shriti and fifty percent (50%) to David. Each Party shall timely tender their respective 50% share of any liability due or cooperate fully to sign over and disburse 50% of any joint tax refund checks within ten (10) calendar days of receipt.

C.

Additional Provision: 3 Beneficiary Designations. 3.1 Each Party agrees to update all beneficiary designations on any life insurance policy, retirement account, payable-on-death account, or similar instrument owned individually by that Party to remove the other Party as a beneficiary, except as otherwise expressly required under this Agreement. Each Party further agrees to review and, if necessary, revise any existing will, trust, or other estate planning document to reflect the termination of the marriage.

d.

Additional Provision: 4 Retirement Accounts. Each Party acknowledges that he or she is aware of the existence and approximate value of both Parties' retirement accounts, has had a full opportunity to obtain any additional financial information desired, and is satisfied with the financial disclosures made by the other Party. Each Party knowingly, voluntarily, and permanently waives any present or future claim to the other Party's retirement accounts, including any marital interest therein, and agrees that no Qualified Domestic Relations Order (QDRO) or other order dividing retirement benefits shall be required.

e.

Additional Provision: 5 Vacating the Home. David shall permanently vacate the home and remove all his personal property within thirty (30) calendar days after the entry of the Final Decree of Divorce. After vacating the property, David shall not enter the property without Shriti's prior written consent, except as otherwise mutually agreed in writing.

Duty to sign documents

14. The parties will sign all documents necessary to comply with the divorce decree within 60 days from entry of the decree. If a party fails to sign a document within 60 days, the other party may ask the court to appoint someone to sign the document. (Utah Rule of Civil Procedure 70)

Judge's signature may instead appear at the top of the first page of this document.

8/20/2026

Date

Signature



Judge

Stephen L. Nelson

Date

Signature ▶ _____

Commissioner _____

Approved as to Form.

Other Party
Signature ▶



Other Party Name David William Aubrey Mackey

Certificate of Service

I certify that I filed with the court and am serving a copy of this Divorce Decree on the following people.

a.

Name: **David Mackey**

Method of service: **Email**

Address: **dwamackey@gmail.com**

Date of Service: **Aug 19, 2026**

08/19/2026

Date

Signature ▶



Printed
Name

Shriti Pradhan