



Cassie J. Medura (8290)
MEDURA & MAXWELL FAMILY LAW, LLC
68 South Main Street, 5th Floor
Salt Lake City, Utah 84101
(801) 883-8325
cassie@meduramaxwell.com
Attorney for Petitioner Jayne Guyse

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

In the matter of the marriage of: CAROLYN JAYNE GUYSE, Petitioner, and STEVEN ERIC BAYER, Respondent.	DECREE OF DIVORCE Case No. 264903857 Judge Randall Skanchy Commissioner Joanna Sagars
--	--

Based on the Finding of Fact and Conclusions of Law entered by the Court, and for good cause appearing, the Court enters the following Decree of Divorce:

GROUND AND JURISDICTION

1. Jayne is a resident of Salt Lake County, State of Utah, and has been for at least three months before filing of this divorce action.
2. The parties were married in Tacoma, Washington on August 14, 1994. The parties separated in August 2024.
3. There are no children born of this marriage and none are expected.

4. This Court has jurisdiction over this action and the parties and venue is proper in this Court.

5. The parties shall be granted a Decree of Divorce on the grounds of irreconcilable differences.

REAL PROPERTY

6. Jayne shall be awarded her separate/inherited real property, including, but not limited to, any real property owned by her family in Alabama and Mississippi.

7. The parties' marital home is located at 1370 East Emerson Avenue, Salt Lake City, UT 84105 ("Home").

8. Jayne shall be awarded the sole use and possession of the Home until September 30, 2030, subject to the following terms.

9. Jayne shall be responsible for all financial liabilities associated with the Home, including but not limited to, taxes, insurance, utilities, required maintenance and repairs, and improvements as follows:

a. Jayne shall be responsible to pay the cost of maintenance for the Home if the cost is under \$1,000.00. The parties shall coordinate and agree upon all required maintenance for the Home if the cost for a project is \$1,000 or more and the parties shall share equally in the cost of any maintenance that is \$1,000 or more. Required maintenance would include faulty gutters that result in fascia or eaves damage, roof damage resulting from a storm or falling tree branches, etc.

b. Jayne may buy Steve out of his half of the equity in the Home at any time before September 1, 2030, less one half of a 6 percent sales Commission and one-half of closing costs and fees.

c. Jayne may elect to relocate out of the Home before September 1, 2030, and if she does so, the parties shall discuss in good faith and attempt to agree on whether to either: 1) list the Home for sale with a mutually agreed upon real estate agent, following the agent's advice regarding listing price, repairs (sharing equally in the cost), consideration of offers, counter-offers etc. OR; 2) agree to lease the home through a mutually agreed upon Property Management Company ("PMC"), following the advice of the PMC regarding the terms of the lease, monthly lease amount, duration of lease, necessary repairs (sharing cost equally) etc. If the parties cannot agree, they shall mediate to attempt to reach an agreement before seeking relief from the Court.

d. If Jayne is still living in the Home on September 1, 2030, and she has not paid Steve his portion of the equity in the Home. Steve must subsequently notify Jayne in writing via email, giving Jayne 15 days notice, whether he elects to either list the Home for sale or buy Jayne out or her equity in the Home.

e. If Jayne remarries or cohabitates in the Home with a romantic partner (not a tenant with a lease), or vacates the Home for a period of more than 180 days, the parties must discuss in good faith and try to agree on whether the Home should be listed for sale, one party will buy the other out of his or her equity or the home should be rented. If the parties cannot agree, they shall mediate to attempt to reach an agreement before seeking relief from the Court.

f. If one party buys the other out of the Home, the value of the Home shall be determined by an appraisal conducted by a mutually agreed upon appraiser with the parties sharing in the cost of the appraisal or if each party obtains his or her own appraisal, the Home value shall be determined by averaging the two appraisals. Each party shall be awarded the actual amount that he or she invested into the property for repairs, maintenance and improvements and the remaining equity shall be shared equally between the parties.

g. If a party must obtain a loan/refinance to buy the other party out, the person obtaining the loan shall be 100% responsible for all costs associated with loan/refinance.

h. Upon one party buying the other out of his or her equity in the Home, the party that maintains ownership of the Home shall be awarded the sole use and possession of the Home, subject to all financial obligations associated with the Home and holding the other party harmless on the same. The party that remains living in the Home shall immediately transfer all utilities into his or her name and the party that is bought out of his or her equity in the Home shall execute a Quit Claim Deed to the Home within seven days of that party receiving his or her full buy out payment.

i. If the Home is listed for sale by a licensed real estate agent, the parties shall mutually agree on using realtor comps to establish the value of the home or using a mutually agreed upon appraiser to appraise the home, sharing the cost equally. The parties shall mutually agree upon an agent to list to the Home and shall follow the agent's advice regarding repairs needed to prepare the home for sale (which shall be shared equally), listing price, consideration of offers, counteroffers etc. Each party shall be awarded the actual amount that he or she invested into the property for repairs and maintenance and improvements and any remaining net equity shall be divided equally between the parties.

j. A buy out of the equity in the Home by either party shall be considered property settlement and not taxable to either party with no time limit for this to occur.

10. The parties acquired a home located at 120 East Rainier Court, Allyn, WA 98524. Both parties are on title to this property but the mortgage on this property is held solely in Steve's name. This property shall be awarded to Steve as his sole and separate property, subject to the mortgage and all financial obligations associated with the WA Property, free and clear of any claim by Jayne and holding Jayne harmless on the same. Upon entry of the Decree of Divorce in this action, Jayne shall sign a Quit Claim Deed and execute any and all other documents as necessary to remove her

name from the title to the WA Property. The parties shall share equally in any cost necessary to remove Jayne's name from the title to this home. Steve shall be entitled to 100% of the mortgage interest deductions for tax purposes associated with this home.

PERSONAL PROPERTY

11. Each party shall be awarded his or her separate, premarital and/or inherited funds, family gifts, and property. Each party shall be awarded his or her own jewelry including his or her wedding rings and Jayne shall be awarded Aunt Vada Mae Gilbert's 3 carat diamond ring.

12. Jayne shall be awarded the following vehicles, subject to all loans and financial obligations associated with the vehicles and holding Steve harmless on the same: 2024 Forest River Rockwood camping trailer ("Camper"), the 2025 Toyota 4 Runner, 2013 Toyota Venza, and the 2007 Vespa GTS250 scooter.

13. Steve shall be awarded the following vehicles, subject to all loans and financial obligations associated with the vehicles and holding Jayne harmless on the same: 2022 BMW 530e.

14. The parties shall cooperate and work together to transfer titles to all vehicles so they are properly held in the name of the person to whom the vehicle is awarded.

15. The parties shall insure his or her own vehicles as of the first month after entry of the Decree of Divorce.

16. The parties have divided their personal property and each party shall be awarded the personal property located in the home where that party is living except the Chickering piano that is in Jayne's possession. Steve shall be awarded the antique Chickering baby grand piano and piano bench from the Home and Jayne shall cooperate with Steve to arrange for movers to move the piano and stool to Steve's home in Washington on or before June 1, 2026, at Steve's sole cost.

17. Jayne will return to Steve any personal items that she finds in the Home at his sole cost.

FINANCIAL BANK/CASH ACCOUNTS

18. Steve shall be awarded his inherited funds held in the Canyon View Credit Union account listed below.

19. Jayne shall be awarded the following accounts held in her name account numbers beginning 4351:

Canyon View Credit Union checking account;
Canyon View Credit Union savings account; &
Canyon View Green is Groovy Business account OptumBank HSA
account

20. Steve shall be awarded the following accounts held in his name,
account numbers beginning 1228:

Canyon View Federal Credit Union checking account; and
Canyon View Federal Credit Union savings account.

21. The funds in the parties' joint Canyon View Credit Union Trust account beginning with 1049 shall be divided on June 1, 2026, after which the account shall be closed.

22. Each party shall be awarded the frequent flyer miles/credits, credit card points and credit card rewards or any kind held in his or her own name.

RETIREMENT/BROKERAGE/ANNUITY ACCOUNTS

23. Jayne shall be awarded the following accounts/benefits held in her name:

- a. Jayne's Social security benefits;
- b. Jayne's Evans & Sutherland pension;
- c. Jayne's Prudential Premier Retirement B Series Highest Daily Lifetime (SM) 6 Plus account ending 7410;
- d. AssetMark Trust IRA held in Jayne's name;
- e. AssetMark Trust Roth IRA held in Jayne's name;
- f. Jayne's Penn Mutual Single Premium Immediate Annuity (SPIA); and
- g. Jayne's Integrity Deferred Income Annuity (DIA).

24. Steve shall be awarded the following accounts/benefits held in his name:

- a. Steve's social security benefits;
- b. Prudential Premier Retirement B Series Highest Daily Lifetime (SM) 6 Plus account ending 7582 held in Steve's name;
- c. Morningstar IRA held in Steve's name;
- d. Morningstar Roth IRA held in Steve's name;
- e. Steve's Penn Mutual Single Premium Immediate Annuity (SPIA); &
- f. Steve's Integrity Deferred Income Annuity (DIA).

25. The following brokerage accounts were divided on September 14, 2024, according to the spreadsheet agreed upon on that date.

- a. Jayne's Fidelity Cash and UHG Stock account ending 4940;
- b. Steve's Fidelity Investment account ending 7550; and
- c. Steve's Fidelity Investment account ending 2616.

26. Steve shall pay Jayne the amount of \$40,000 (UHG losses) within one week of June 1, 2026 in order to equalize the division of the parties' brokerage accounts.

DEBTS

27. Jayne shall be responsible for the following debts and shall hold Steve harmless on the same:

American Express credit card account ending 3001;
Citi Visa/Costco credit card account ending 8838; &
Good Year Burt Brothers credit card account ending 3796.

28. Steve shall be responsible for the following debts and shall hold Jayne harmless on the same:

American Express account ending 3009;
Visa account ending 7916; &
BMW account ending 1900.

BUSINESS INTERESTS

29. Jayne shall be awarded the following business subject to all financial obligations and liabilities associated with the business, holding Steve harmless on the same and free and clear of any claim by Steve: Green is Groovy, LLC.

30. Steve shall be awarded the following business subject to all financial obligations and liabilities associated with the business, holding Jayne harmless on the same and free and clear of any claim by Jayne: Narrow Loop, LLC.

TAXES

31. The parties shall file married but separate taxes for 2025 and each party shall be responsible for his/her separate tax liability or shall be awarded his/her tax refund for 2025. Beginning in 2026, each party shall be responsible for his or her own tax liability and shall be awarded his/her separate refund.

32. All funds paid to either party in this action shall be deemed property settlement, not taxable to either party.

ALIMONY

33. Each party has the ability to financially support himself or herself on his/her current retirement and social security income. Neither party has a need for alimony. All claims for alimony shall be forever waived.

MISCELLANEOUS

34. The Bayer/Guyse Living Trust shall be dissolved and all property in the Trust shall be divided as set forth herein. The parties agree that if either party dies before September 30, 2030, the surviving party shall have the sole use and possession of the Home for that party's lifetime or until the Home is sold by the surviving party. At the time the surviving party dies or the Home sells, all equity in the home shall be divided equally between the heirs of each party. The parties shall immediately take steps to ensure his or her separate wills and/or estate plans are consistent with this

paragraph and shall provide verification to the other party no later than July 2026, showing that their wills and/or e-state plans are consistent herewith.

35. Each party waives all rights or claims which we now have or may in the future have against each other's estate except either can choose to name the other as a beneficiary in a valid Last Will and Testament executed after the date of Decree of Divorce entered in this matter.

36. Any dispute that arises under the Decree of Divorce entered in this matter, the parties shall mediate with a mutually agreed upon mediator, sharing the cost equally, before seeking relief from the Court.

37. Jayne and Steve shall share equally in the attorney's fees incurred in this action by Jayne with the law firm of Madura & Maxwell Family Law, LLC and the fees incurred by Steve with the law firm of Laura Hansen. The CPA firm costs incurred by Jayne with Fenton Advisors shall also be shared equally between the parties.

38. Both parties shall cooperate and execute any and all documents necessary to effectuate the terms of the Decree of Divorce.

IT IS SO ORDERED.

---END OF ORDER---

**---EXECUTED AND ENTERED BY THE COURT AS INDICATED BY THE STAMP
AND SEAL AT THE TOP OF THIS PLEADING---**

APPROVED AS TO FORM:

/s/

Electronically signed by Cassie Medura
w/ permission of Steven Eric Bayer
Respondent Pro Se

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 2nd day of September, 2026, I caused to be served a true and correct copy of the foregoing **DECREE OF DIVORCE** via email on the following:

Steven Eric Bayer
bayer-guyse@msn.com
Respondent Pro Se

/s/ Alex Dorius
Paralegal for Cassie J. Medura