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*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 ABIGAIL MCENTIRE, Petitioner, and NICHOLAS GRAY, Respondent.	DECREE OF DIVORCE Case No. 264904182 Judge: Chelsea Koch Commissioner: Russell Minas
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The Petitioner, ABIGAIL MCENTIRE, and the Respondent, NICHOLAS GRAY, 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. Petitioner is awarded the dog known as Daisy as Petitioner's sole and separate property. Respondent is awarded the dog known as Cooper as Respondent's sole and separate property.

a. Each party shall be solely responsible for all expenses associated with his or her respective dog, including but not limited to food, veterinary care, grooming, boarding, licensing, and any other costs of ownership.

b. If either party requires temporary care or boarding for his or her dog, that party shall first offer the other party the opportunity to care for the dog before making other arrangements. The receiving party shall have no obligation to accept such request, and if the request is declined or no response is provided within 24 hours, the requesting party may make other arrangements for the dog's care.

4. All other personal property shall be divided among the parties in a fair and equitable fashion as agreed upon by the parties.

5. Respondent shall remove all of his personal property currently stored in the garage of the marital residence within thirty (30) days following entry of the Decree of Divorce. Any personal property remaining in the garage after the expiration of the thirty (30) day period shall be deemed abandoned, and Petitioner may dispose of such property in any manner Petitioner deems appropriate, without further notice to Respondent.

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

7. Each party shall be responsible for the debts and liabilities related to their separate vehicles and shall hold the other party harmless from any liability associated therewith. The parties shall take all necessary steps to transfer the vehicles into their own names within thirty (30) 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.

9. The real property located at 866 N. Poinsettia Dr., Salt Lake City, Utah 84116 ("the marital residence") is awarded to Petitioner as Petitioner's sole and separate property, subject to Respondent's right to receive his share of the equity as provided herein.

10. The parties agree that the fair market value of the marital residence is \$502,667.00, based upon the average of three appraisals obtained by the parties. The parties further agree that the outstanding mortgage balance is \$237,291.00 resulting in total equity of \$265,376.00. Respondent's fifty percent (50%) share of the equity is \$132,688.00.

11. Respondent shall be solely responsible for the outstanding HELOC balance of approximately \$15,935.00

12. Petitioner shall assume sole responsibility for the mortgage loan and shall use diligent efforts to remove Respondent from all liability associated with the mortgage loan by assumption or refinance.

13. If Petitioner elects to pursue a loan assumption, Petitioner shall submit an application for assumption and shall provide Respondent with written verification that Petitioner has qualified for the loan assumption within thirty (30) days following entry of the Decree of Divorce. Petitioner shall thereafter diligently cooperate with the lender and timely complete all requirements necessary to finalize the loan assumption.

14. Within thirty (30) days following completion of the loan assumption:

- a. Respondent shall pay the outstanding balance of the HELOC in full;
- b. Petitioner shall pay Respondent the sum of \$132,688.00 representing Respondent's share of the equity in the marital residence; and
- c. Remove Respondent from all liability associated with the mortgage loan.

15. If Petitioner is unable to complete a loan assumption, Petitioner shall refinance the mortgage loan into Petitioner's sole name and shall, no later than six (6) months following entry of the Decree of Divorce:

- a. Petitioner shall pay the mortgage loan in accordance with the refinance;
- b. Respondent shall pay the HELOC balance in full in accordance with the refinance;
- c. Petitioner shall pay Respondent \$132,688.00 representing Respondent's share of the equity; and
- d. Remove Respondent from all liability associated with the mortgage loan.

16. If Petitioner is unable to complete either a loan assumption or refinance within six (6) months following entry of the Decree of Divorce, or if Respondent has not received payment of his equity interest within that time, or at Petitioner's election, the marital residence shall be immediately listed for sale with a licensed real estate agent mutually selected by the parties.

- a. The parties acknowledge that the lender's loan assumption process is outside the control of the parties and may require more than six (6) months to complete. Provided that Petitioner has timely applied for the loan assumption, has qualified for the assumption, and is diligently cooperating with all lender requirements, the six (6) month deadline set forth herein shall not apply while the loan assumption remains pending. During such time, Petitioner shall continue to timely make all mortgage payments and diligently pursue completion of the loan assumption. If the loan assumption is ultimately denied or otherwise cannot be

completed, Petitioner shall thereafter promptly proceed with refinancing the mortgage loan or selling the marital residence as provided herein.

17. In the event the parties disagree regarding the selection of a realtor, listing price, price reductions, repairs, staging, marketing, showings, acceptance of offers, negotiations, or any other matter relating to the sale of the marital residence, the parties shall follow the reasonable recommendations of the mutually agreed-upon realtor.

18. Upon the sale of the marital residence, the net sale proceeds, after payment of first mortgage, customary closing costs, commissions, liens, and other encumbrances, shall be divided equally between the parties, with each party receiving fifty percent (50%) of the remaining net proceeds.

a. Respondent shall be responsible for paying the remaining balance of the HELOC from his share of the net proceeds.

19. Beginning on the first day of the month immediately following entry of the Decree of Divorce, Petitioner shall be solely responsible for all mortgage payments, property taxes, homeowner's insurance, utilities, and all other expenses associated with the marital residence. If the marital residence is sold, the parties shall share equally all reasonable costs associated with the sale. In the event of a dispute regarding such costs, the parties shall defer to the reasonable recommendations of the listing realtor.

20. Within thirty (30) days following entry of the Decree of Divorce, Petitioner shall transfer all utility accounts, internet service, Ring account, and Level Lock account associated with the marital residence into Petitioner's sole name and shall indemnify and hold Respondent harmless from any liability arising from such accounts after that date.

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

21. 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.

22. 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
All bank accounts in Petitioner's name	100%		
All bank accounts in Respondent's name		100%	
Petitioner's Acorns Securities LLC	100%		
Petitioner's Guideline IRA account	100%		
Respondent's Logitech 401(K) Plan	\$47,294.50	Remaining funds minus Petitioner's award of \$47,294.50	The funds held in this account were used for the purpose of equalizing the balances of the parties' retirement accounts as part of the equitable division of the marital estate.

23. 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

24. 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
Zions Bank HELOC		100%	The parties acknowledge that the outstanding balance of the Home Equity Line of Credit ("HELOC") has been accounted for in calculating the equity in the marital residence and the division of that equity between the parties. The HELOC shall be paid in full in accordance with the provisions outlined in the Real Property section above.
All other debts in Petitioner's name	100%		
All other debts in Respondent's name		100%	

25. 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

26. 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

27. Both parties knowingly, voluntarily, and expressly waive any and all rights to receive spousal support or alimony from the other party, now and in the future. The parties acknowledge that this waiver is final, binding, and non-modifiable except by written agreement approved by the Court.

TAX RETURN

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

ATTORNEY'S FEES

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

MISCELLANEOUS

30. Petitioner shall be entitled to retain her current cellular telephone number. Within thirty (30) days following entry of the Decree of Divorce, the parties shall cooperate in good faith to transfer Petitioner's cellular telephone number from Respondent's account to

an account established solely in Petitioner's name. Each party shall timely execute any documents and take any actions reasonably necessary to complete the transfer.

31. Within thirty (30) days following entry of the Decree of Divorce, the parties shall separate all jointly held streaming service accounts, including but not limited to Netflix, Amazon Prime, Spotify, and similar subscription services. Each party shall establish and maintain his or her own separate accounts, and each shall remove the other party's name, profile, payment information, and access from any account that party retains. Each party shall thereafter be solely responsible for all costs associated with his or her respective streaming service subscriptions.

32. Within thirty (30) days following entry of the Decree of Divorce, Respondent shall transfer to Petitioner all ownership, administrative rights, login credentials, passwords, recovery information, and any other access necessary to provide Petitioner with exclusive control of the Instagram account associated with the dog known as Daisy. Following the transfer, Respondent shall not access, modify, or attempt to recover or control the account.

33. 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.

34. Both parties are restrained from using the likeness, image or credit of the other party for any purpose.

35. 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.

36. 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.”

37. 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.

38. 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.

*****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 September 10, 2026

*E-signed by Wade Taylor
with permission of Abigail Mcentire*

/s/ Abigail Mcentire

ABIGAIL MCENTIRE
Petitioner

APPROVED AS TO FORM dated September 7, 2026

*E-signed by Wade Taylor
with permission of Nicholas Gray*

/s/ Nicholas Gray

NICHOLAS GRAY
Respondent

CERTIFICATE OF SERVICE & RULE 7 NOTICE

I hereby certify that on the 7th day of September 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:

ABIGAIL MCENTIRE
Petitioner

Email: abimcentire@gmail.com

NICHOLAS GRAY

Respondent

Email: nicholasnickgray@gmail.com

LAW OFFICES OF WADE TAYLOR

/s/ *Wade Taylor*

WADE TAYLOR

Attorney