

Zachary Downs
Name
566 Parker Ave
Address
Philadelphia, Pennsylvania 19128
City, State, Zip
978-235-1933
Phone
zjd2035@gmail.com
Email

THIRD Judicial District SALT LAKE County

Court Address 450 SOUTH STATE STREET, P.O. BOX 1860, SALT LAKE CITY, UT, 841

In the Matter of (select one)	Divorce Decree
☒ the Marriage of (for a divorce with or without children, annulment, separate maintenance, or temporary separation case)	264904114 Case Number
Zachary Downs (name of Petitioner)	Judge Amanda Montegue Judge
and	Commissioner Joanna Sagers Commissioner (domestic cases)
Elizabeth Lacarra (name of Respondent)	
Other parties (if any)	

The court decrees:

Divorce

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

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

2. **Zachary Downs** and **Elizabeth Lacarra** 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, **Zachary Downs** 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: **2017**

Make: **Toyota**

Model: **Tacoma**

VIN: **N/A**

Owner (before divorce): **Elizabeth Lacarra or Zachary Downs**

Current value: **\$27,500.00**

Amounts Estimated: **yes**

Basis of Estimation: **Online comparisons including KBB and Cargurus.com**

Ownership After Divorce: **Elizabeth Lacarra**

Loan: **N/A**

b.

Year: **2017**

Make: **Jaguar**

Model: **F-type**

VIN: **N/A**

Owner (before divorce): **Zachary Downs**

Current value: **\$31,500.00**

Amounts Estimated: **yes**

Basis of Estimation: **Online comparisons including KBB and Cargurus.com**

Ownership After Divorce: **Zachary Downs**

l.

Lender: **America First Credit Union**

Address: **P.O. Box 9199, Ogden, UT 84409**

Date Acquired: **N/A**

Amount Owed: **\$12,136.00**

Amounts Estimated: **no**

Monthly Payment: **N/A**

The debt will be paid as follows: **Zachary Downs will pay the entire debt.**

Zachary Downs 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: **8613**

Account Type: **Checking**

Institution Name: **Charles Schwab & Co., Inc.**

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

Date Opened: **N/A**

Balance (US Dollars): **\$21,977.00**

Estimated: **no**

Owner: **Elizabeth Lacarra**

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

Divide as follows: **Elizabeth Lacarra should be awarded the entire balance of \$21,977.00 from this money.**

b.

Account Number: **6519**

Account Type: **Checking**

Institution Name: **Charles Schwab & Co., Inc.**

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

Date Opened: **N/A**

Balance (US Dollars): **\$18,804.00**

Estimated: **no**

Owner: **Zachary Downs**

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

Divide as follows: **Zachary Downs should be awarded the entire balance of \$18,804.00 from this money.**

c.

Account Number: **9802**

Account Type: **Checking**

Institution Name: **Charles Schwab & Co., Inc.**

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

Date Opened: **N/A**

Balance (US Dollars): **\$2,845.00**

Estimated: **no**

Owner: **Zachary Downs**

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

Divide as follows: **Zachary Downs should be awarded the entire balance of \$2,845.00 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: **6747**

Account Type: **Individual Brokerage**

Institution Name: **Charles Schwab & Co., Inc.**

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

Date Opened: **N/A**

Balance (US Dollars): **\$3,132.00**

Estimated: **no**

Owner: **Zachary Downs**

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

Divide as follows: **Zachary Downs should be awarded the entire balance of \$3,132.00 from this money.**

Cash owned by Zachary Downs

7. The cash owned by Zachary Downs will be divided as follows:

a.

Address: **566 Parker Ave, Philadelphia, Philadelphia, Pennsylvania 19128**

United States

Balance (US Dollars): **\$5,450.00**

Estimated: **no**

Owner: **Zachary Downs**

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

Divide as follows: **Zachary Downs should be awarded the entire balance of \$5,450.00 from this money.**

8. **Zachary Downs** will receive the following property:

a. **Everything placed in Uhaul together as of August 1st, 2026**

9. **Elizabeth Lacarra** will receive the following property:

a. All furnishings and personal property still at Kensington Home as of August 1st, 2026

10. This other property will be divided as follows:

Elizabeth Lacarra will get the dog, Willow. Zachary Downs will get the two cats, Yeti and Babou.

Debts

11. 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: **0000**

Institution Name: **Capital One**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$6,256.00**

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

Owner: **Zachary Downs**

The debt will be paid as follows: **Zachary Downs will pay the entire debt.**

Zachary Downs will provide a copy of the divorce decree to the lender.

b.

Account Number: **1751**

Institution Name: **Capital One**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$10.00**

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

Owner: **Zachary Downs**

The debt will be paid as follows: **Zachary Downs will pay the entire debt.**

Zachary Downs will provide a copy of the divorce decree to the lender.

c.

Account Number: **0765**

Institution Name: **Chase Bank**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$3,219.00**

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

Owner: **Elizabeth Lacarra**

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

Real property

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

a.

Description: **House**

Address: **668 E Kensington Ave, Salt Lake City, Salt Lake, Utah 84105 United States**

Tax ID: **16-17-151-002-0000**

Legal Description: **BEGINNING AT A POINT 119 FEET EAST OF THE NORTHWEST CORNER OF LOT 20, BLOCK 1, MIDVALE SUBDIVISION; AND RUNNING THENCE EAST 38 FEET; THENCE SOUTH 104.1 FEET; THENCE WEST 38 FEET; THENCE NORTH 104.1 FEET TO THE PLACE OF BEGINNING.**

Date property acquired: **Jun 18, 2019**

Names on title: **Elizabeth Lacarra and Zachary Downs**

Original cost: **\$325,000**

Current value: **\$500,000.00**

Property values estimated: **no**

Disposal: **Elizabeth Lacarra will receive sole ownership of this property.**

i.

Creditor: **N/A**

Names on mortgage: **Elizabeth Lacarra**

Date mortgage acquired: **Jun 25, 2020**

Mortgage balance: **\$264,399.00**

Monthly payment: **\$1,657.62**

Mortgage values estimated: **no**

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

Alimony

13. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

14. 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).

15. 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: **1442**

Plan Name: **Roth IRA**

Plan Administrator: **Charles Schwab & Co., Inc.**

Company Name: **Charles Schwab & Co., Inc.**

Address: **Charles Schwab & Co., Inc. P.O. Box 982603 El Paso, TX 79998**

Date Opened: **Feb 14, 2018**

Plan Value: **\$69259.21**

This plan is in the name of: **Zachary Downs**

Divide as follows: **The entire account should be awarded to Zachary Downs.**

b.

Account Number: **0386**

Plan Name: **Traditional IRA**

Plan Administrator: **Charles Schwab & Co., Inc.**

Company Name: **Charles Schwab & Co., Inc.**

Address: **Charles Schwab & Co., Inc. P.O. Box 982603 El Paso, TX 79998**

Date Opened: **Mar 27, 2020**

Plan Value: **\$67242.69**

This plan is in the name of: **Zachary Downs**

Divide as follows: **The entire account should be awarded to Zachary Downs.**

c.

Account Number: **9155**

Plan Name: **Rollover IRA**

Plan Administrator: **Fidelity Investments**

Company Name: **Fidelity Investments**

Address: **Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0036**

Date Opened: **Nov 26, 2018**

Plan Value: **\$158954.95**

This plan is in the name of: **Zachary Downs**

Divide as follows: **The entire account should be awarded to Zachary Downs.**

d.

Account Number: **0663**
Plan Name: **Roth IRA**
Plan Administrator: **Fidelity Investments**
Company Name: **Fidelity Investments**
Address: **Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0036**
Date Opened: **Nov 26, 2018**
Plan Value: **\$2021**
This plan is in the name of: **Zachary Downs**
Divide as follows: **The entire account should be awarded to Zachary Downs.**

e.

Account Number: **694J**
Plan Name: **401(k)**
Plan Administrator: **knownwell, Inc**
Company Name: **Fidelity Investments**
Address: **15 Oak St 2nd floor, Needham, MA 02492**
Date Opened: **Jan 6, 2026**
Plan Value: **\$49758**
This plan is in the name of: **Elizabeth Lacarra**
Divide as follows: **The entire account should be awarded to Elizabeth Lacarra.**

f.

Account Number: **9098**
Plan Name: **401(k)**
Plan Administrator: **athenahealth, Inc.**
Company Name: **Fidelity Investments**
Address: **80 Guest St, Boston, MA 02135**
Date Opened: **Sep 25, 2015**
Plan Value: **\$163791**
This plan is in the name of: **Elizabeth Lacarra**
Divide as follows: **The entire account should be awarded to Elizabeth Lacarra.**

g.

Account Number: **4203**
Plan Name: **401(k)**
Plan Administrator: **Traeger Pellet Grills, LLC**
Company Name: **Fidelity Investments**
Address: **533 S 400 W, Salt Lake City, UT 84101**
Date Opened: **Jul 10, 2020**

Plan Value: **\$175960**

This plan is in the name of: **Elizabeth Lacarra**

Divide as follows: **The reitrement money should be awarded by dollar amount. Zachary Downs should be awarded \$153870 and Elizabeth Lacarra should be awarded \$22090. Zachary Downs should prepare the Qualified Domestic Relations Order (QDRO) for this plan within 120 days after the divorce decree is entered.**

h.

Account Number: **6730**

Plan Name: **Roth Contributory IRA**

Plan Administrator: **Charles Schwab & Co., Inc.**

Company Name: **Charles Schwab & Co., Inc.**

Address: **Charles Schwab & Co., Inc. P.O. Box 982603 El Paso, TX 79998**

Date Opened: **Dec 9, 2022**

Plan Value: **\$16550**

This plan is in the name of: **Elizabeth Lacarra**

Divide as follows: **The entire account should be awarded to Elizabeth Lacarra.**

i.

Account Number: **4602**

Plan Name: **Contributory IRA**

Plan Administrator: **Charles Schwab & Co., Inc.**

Company Name: **Charles Schwab & Co., Inc.**

Address: **Charles Schwab & Co., Inc. P.O. Box 982603 El Paso, TX 79998**

Date Opened: **Oct 12, 2022**

Plan Value: **\$36282**

This plan is in the name of: **Elizabeth Lacarra**

Divide as follows: **The entire account should be awarded to Elizabeth Lacarra.**

Duty to sign documents

16. 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.

September 16, 2026

Date

Signature



Judge Amanda Montague

Date Signature ▶ _____

Commissioner _____

Approved as to Form.

Other Party
Signature ▶



Other Party Elizabeth Lacarra
Name _____

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: **Elizabeth Lacarra**
Method of service: **Email**
Address: **beth.lacarra@gmail.com**
Date of Service: **Sep 7, 2026**

Date Signature ▶ Zachary Downs
Printed Name Zachary Downs