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

IN THE MATTER OF THE
MARRIAGE OF:

CIERA ALEESE CHENEY,

Petitioner,

and

DYLAN G. RUIZ,

Respondent.

DECREE OF DIVORCE

Case No.: 264902921

Judge: Chelsea Koch

Commissioner: Joanna Sagers

This matter comes before the Court pursuant to the parties' Stipulation and Settlement Agreement, dated September 9, 2026. Petitioner, Ciera Aleese Cheney ("Petitioner") was represented by Ron D. Wilkinson and Respondent, Dylan V. Ruiz ("Respondent") was self-represented. Based on the stipulation, and for good cause appearing, having issued its Findings

of Fact and Conclusions of Law, the Court, hereby, ORDERS, ADJUDGES, AND DECREES:

1. Dissolution of Marriage. The parties are, hereby, awarded a Decree of Divorce, dissolving the bonds of matrimony existing between them, to become final upon signature and entry of this Decree.

2. Alimony. Dylan shall pay Ciera the following alimony which shall be terminated by the receiving party's remarriage, cohabitation, or the death of either party. This shall be done through an electronic transfer:

a. From October 1, 2026, through April 30, 2027, or upon the sale of the marital home, whichever occurs first, Dylan shall pay Ciera \$800 per month.

b. Beginning May 1, 2027, or upon the sale of the marital home, whichever occurs first, and continuing through September 30, 2031, Dylan shall pay Ciera \$1,200 per month for the months of April through October and \$1,000 per month for the months of November through March.

3. Real Property. The parties acquired an interest in the following real property during the marriage: 5742 W. Mirror Lake Drive, West Jordan, Utah 84081. Dylan is currently completing the basement of the marital home. Dylan shall complete the basement at his own expense no later than January 31, 2027. He shall provide proof of completion of the basement on

or before January 31, 2027. Dylan is, hereby, awarded use of the home until it sells and shall continue to make mortgage payments on the home. Upon the completion of the basement, the parties shall put the home for sale with a mutually agreed upon Real Estate Agent. Ciera shall give Dylan three names for Real Estate Agents no later than March 8, 2027, and Dylan shall choose one within 7 days of receipt. The parties shall follow the recommendations of the real estate agent regarding the listing and sale of the marital home. Dylan shall ensure that the property is maintained in a clean and presentable condition for showings. Upon the sale of the home at a reasonable market value price, the proceeds of the home shall be distributed as follows:

- a.** First, the parties shall pay the cost of sale;
- b.** Second, the mortgage shall be paid;
- c.** Third, the equity shall be equally divided between the parties;
- d.** Fourth, Dylan shall pay Ciera a property settlement of \$24,000 from his portion of the equity.
- e.** Thereafter, if there are any remaining debts that are the responsibility of Dylan that remain in Ciera's name, Dylan shall use any additional equity to pay off those debts.
- f.** In the event Dylan's share of the equity in the marital

home is less than \$24,000, Ciera shall receive 100% of the equity in the marital home, and Dylan's obligation to pay the property settlement amount shall be deemed fully satisfied.

4. Personal Property. Ciera is, hereby, awarded the 2020 Volkswagen Arteon, which is currently in her possession. Dylan and the company are, hereby, awarded the vehicles currently in his possession, including the 2015 Chevrolet Silverado 1500, the 2014 Dodge Ram 2500, the 2014 Nissan van, the trailer, and the D trailer. Dylan shall refinance or pay off all vehicles in his possession on or before of March 15, 2027, and remove Ciera's name from any debt owed on those vehicles. Both parties shall sign any documentation necessary to remove their names from the vehicles awarded to the other party; however, Ciera shall not remove her name from any vehicle on which she is listed as the debtor until her name has been removed from the debt. The remaining personal property is, hereby, awarded as it is previously divided, including the parties' financial accounts. The parties shall close or remove the other party from any joint financial accounts.

5. Business Interest.

a. During the marriage, the parties obtained an interest in a business under the name D & D Construction and Remodeling.

Dylan is, hereby, awarded all interest in the business, D & D Construction and Remodeling, as his sole and exclusive possession in exchange for the alimony agreement contained herein. Ciera, hereby, forfeits all claims she may have against the business, D & D Construction and Remodeling. Dylan shall be responsible for all debts in any way associated with the D & D Construction and Remodeling business and with any other business interests he may have including taxes (if necessary, Dylan shall cooperate with Ciera in seeking innocent spouse relief from the IRS).

b. Ciera has an interest in a business under the name That Girl Hairstyling. Ciera is, hereby, awarded all interest in the business, That Girl Hairstyling, as her sole and exclusive possession. Dylan, hereby, forfeits all claims he may have against the business, That Girl Hairstyling. Ciera shall be responsible for all debts associated with the That Girl Hairstyling business and any other business interests she may have.

6. Retirement. Neither party gained an interest in any retirement accounts during the marriage.

7. Debt Division. The parties have acquired the following debts

during the marriage; these debts shall be divided as follows:

Debt For	Debt Owed To	Amount of Debt	Monthly Payment on Debt	Party's/Parties' Name on Debt	Party Responsible for Debt
Mortgage on West Jordan Home	Utah Housing Corporation	\$541,822.59	\$4,200.00	Ciera	The home is being sold as outlined herein
2020 Volkswagen Arteon	MACU	\$23,229.00	\$550.00	Ciera	Ciera
2015 Chevrolet Silverado 1500	MACU	Approximately \$8,000.00	\$585.00	Dylan and Ciera	Dylan shall refinance or pay off the debt owed on the Chevrolet Truck on or before March 15, 2027
2014 Dodge Ram 2500	MACU	Approximately \$9,500.00	\$358.00	Dylan	Dylan
2014 Nissan Van	Pacific Horizon	Approximately \$9,000.00	\$310.00	Dylan and Ciera	Dylan shall refinance or pay off the debt owed on the Nissan Van on or before March 15, 2027
Credit Card	MACU	\$10,765.00	\$235.00	Ciera	Ciera
That Girl Credit Card	MACU	\$2,933.00	\$67.27	Ciera	Ciera
D & D Credit Card	MACU	\$7,899.00	\$197.00	Ciera	Dylan shall refinance or pay off the debt owed

					on the D & D Credit Card on or before March 15, 2027
D Trailer Loan	MACU	\$2,709.00	\$167.28	Dylan and Ciera	Dylan shall refinance or pay off the debt owed on the D Trailer on or before March 15, 2027
Credit Card	Capital One	\$4,913.15	\$142.00	Ciera	Ciera
Credit Card	American Express	\$15,303.00	\$490.00	Ciera	Dylan
Any D&D Business and/or Dylan's Federal & State Tax Debt	IRS and/or State of Utah	Unknown		Dylan and Ciera	Dylan: If Ciera's 2025 or any future federal and/or state tax refunds are applied to satisfy the debt, then Dylan shall reimburse Ciera within ninety (90) days of the date her tax refund is applied to pay the debt.

a. Each party shall be responsible for any debts, not listed

above, in their separate name. Each party shall be responsible for any debt they have incurred in the other party's name without their knowledge. Each party shall be responsible for any debt they have incurred since the parties' separation or without the other party's knowledge.

b. Accumulation of Debt: Neither party shall incur any additional liability on joint credit cards.

c. Delinquency in Payments: If either party is obligated on a joint-secured debt, the payment of that debt must remain current. Failure to pay or a late payment may damage the other debtors credit score and could result in damages that could later be addressed by the court. In the event that a payment is not paid in a timely manner, the secured asset must be placed immediately on the market for sale in order to protect the joint debtors. A party who makes payment on a delinquent debt in order to protect his or her credit rating, may seek reimbursement of the payment of that debt in addition to interest and attorney's fees from the other party.

8. Document Delivery. Each party is, hereby, ordered to execute and deliver to the other party any documents necessary to implement the provisions of the Decree of Divorce entered by the Court.

9. Attorney Fees and Costs. Each party shall assume and pay his or her own costs and attorney fees incurred in this action.

****THIS DOCUMENT CONSTITUTES A BINDING ORDER OF THE COURT WHEN IT BEARS THE JUDGES SEAL AT THE TOP OF THE FIRST PAGE****

Approved as to form by:

DATED: September __, 2026.

/s/*_____

DYLAN V. RUIZ

Respondent, Pro Se

**Permission to e-sign given via email on September __, 2026.*