Rhonda Bentley Bailey
Name
21 E 500 N
Address
Salt Lake City, Utah 84103
City, State, Zip
801-413-6431
Phone
rb@baileynet.org
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**
[x] the Marriage of (for a divorce with or without children, annulment, separate maintenance, or temporary separation case)	264904612 Case Number
	Jeff Mann Judge
Rhonda Bentley Bailey (name of Petitioner)	Commissioner (domestic cases)
and	
David Ross Bailey (name of Respondent)	
Other parties (if any)	

The court decrees:

Divorce

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

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

2. **Rhonda Bentley Bailey** and **David Ross Bailey** 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, **Rhonda Bentley Bailey** 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: **2024**
Make: **Kia**
Model: **Telluride**
VIN: **5XYP5DGC2RG504564**
Owner (before divorce): **Rhonda Bailey**
Current value: **$43,183.00**
Amounts Estimated: **yes**
Basis of Estimation: **Edmunds**
Ownership After Divorce: **Rhonda Bentley Bailey**
I.
Lender: **America First Credit Union**
Address: **PO Box 9199, Ogden, UT 84009**
Date Acquired: **N/A**
Amount Owed: **$44,997.83**
Amounts Estimated: **no**
Monthly Payment: **$821.00**
The debt will be paid as follows: **Rhonda Bentley Bailey will pay the entire debt. Rhonda Bentley Bailey will provide a copy of the divorce decree to the lender.**

b.
Year: **2026**
Make: **Tesla**

Model: **Y**
VIN: **7SAYGDEE4TF657466**
Owner (before divorce): **David Bailey**
Current value: **$41,742.00**
Amounts Estimated: **yes**
Basis of Estimation: **Average price for Provo**
Ownership After Divorce: **David Ross Bailey**
I.
Lender: **OCCU**
Address: **PO Box 77002**
Date Acquired: **N/A**
Amount Owed: **$51,024.78**
Amounts Estimated: **no**
Monthly Payment: **$740.22**
The debt will be paid as follows: **David Ross Bailey will pay the entire debt. David Ross Bailey will provide a copy of the divorce decree to the lender.**

c.
Year: **2016**
Make: **Mazda**
Model: **CX5**
VIN: **JM3KFBDMXJ0388685**
Owner (before divorce): **David Bailey or Rhonda Bailey**
Current value: **$15,500.00**
Amounts Estimated: **no**
Ownership After Divorce: **The vehicle is to be given to the parties' daughter.**
Loan: **N/A**

Bank and credit union accounts

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

a.
Account Number: **8553**
Account Type: **Checking**
Institution Name: **Cross River Bank**
Address: **885 Teacneck Rd., Teaneck, NJ 07666**
Date Opened: **N/A**
Balance (US Dollars): **$2,026.32**
Estimated: **no**
Owner: **David Ross Bailey**
Co-Owner(s): **N/A**

Divide as follows: **David Ross Bailey should be awarded the entire balance of $2,026.32 from this money.**

b.
Account Number: **7291**
Account Type: **Checking**
Institution Name: **America First Credit Union**
Address: **PO Box 9199, Ogden, UT 84409**
Date Opened: **N/A**
Balance (US Dollars): **$5,653.83**
Estimated: **no**
Owner: **Rhonda Bentley Bailey**
Co-Owner(s): **N/A**
Divide as follows: **Rhonda Bentley Bailey should be awarded the entire balance of $5,653.83 from this money.**

c.
Account Number: **7291**
Account Type: **Savings**
Institution Name: **America First Credit Union**
Address: **PO Box 9199, Ogden, UT 84409**
Date Opened: **N/A**
Balance (US Dollars): **$3,555.33**
Estimated: **no**
Owner: **Rhonda Bentley Bailey**
Co-Owner(s): **N/A**
Divide as follows: **Rhonda Bentley Bailey should be awarded the entire balance of $3,555.33 from this money.**

d.
Account Number: **3941**
Account Type: **Checking**
Institution Name: **America First Credit Union**
Address: **PO Box 9199, Ogden, UT 84409**
Date Opened: **N/A**
Balance (US Dollars): **$7,362.34**
Estimated: **no**
Owner: **Rhonda Bentley Bailey and David Ross Bailey**
Co-Owner(s): **N/A**
Divide as follows: **See attached Settlement Agreement. Rhonda Bentley**

Bailey's income is the primary source of money in the account. David Ross Bailey deposits money into the account to pay his share of joint debts or to reimburse Rhonda Bentley Bailey for payments made to certain other accounts.

e.
Account Number: **3941**
Account Type: **Savings**
Institution Name: **America First Credit Union**
Address: **PO Box 9199, Ogden, UT 84409**
Date Opened: **N/A**
Balance (US Dollars): **$2.60**
Estimated: **no**
Owner: **Rhonda Bentley Bailey and David Ross Bailey**
Co-Owner(s): **N/A**
Divide as follows: **Rhonda Bentley Bailey should be awarded the entire balance of $2.60 from this money.**

f.
Account Number: **9199**
Account Type: **Checking**
Institution Name: **America First Credit Union**
Address: **PO Box 9199, Ogden, UT 84409**
Date Opened: **N/A**
Balance (US Dollars): **$769.06**
Estimated: **no**
Owner: **David Ross Bailey**
Co-Owner(s): **N/A**
Divide as follows: **David Ross Bailey should be awarded the entire balance of $769.06 from this money.**

g.
Account Number: **9199**
Account Type: **Money Market**
Institution Name: **America First Credit Union**
Address: **PO Box 9199, Ogden, UT 84409**
Date Opened: **N/A**
Balance (US Dollars): **$1,001.93**
Estimated: **no**
Owner: **David Ross Bailey**

Co-Owner(s): **N/A**
Divide as follows: **David Ross Bailey should be awarded the entire balance of $1,001.93 from this money.**

h.
Account Number: **7291**
Account Type: **Certificate of Deposit**
Institution Name: **America First Credit Union**
Address: **PO Box 9299, Ogden, UT 84409**
Date Opened: **N/A**
Balance (US Dollars): **$10,032.53**
Estimated: **no**
Owner: **Rhonda Bentley Bailey**
Co-Owner(s): **N/A**
Divide as follows: **Rhonda Bentley Bailey should be awarded the entire balance of $10,032.53 from this money.**

i.
Account Number: **7291**
Account Type: **Money Market**
Institution Name: **America First Credit Union**
Address: **PO Box 9299, Ogden, UT 84409**
Date Opened: **N/A**
Balance (US Dollars): **$64,245.38**
Estimated: **no**
Owner: **Rhonda Bentley Bailey**
Co-Owner(s): **N/A**
Divide as follows: **See Attached Settlement Agreement.**

Debts

6. 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: **7057**
Institution Name: **Goldman Sachs Mastercard**
Address: **1735 Market St., FL 29, Philadelphia, PA 19103**

Amount owed on debt (in US Dollars): **$4,665.96**
Minimum Monthly Payment (in US Dollars): **$200.00**
Owner: **Rhonda Bailey**
The debt will be paid as follows: **Rhonda Bentley Bailey will pay the entire debt. Rhonda Bentley Bailey will provide a copy of the divorce decree to the lender.**

b.
Account Number: **9199**
Institution Name: **America First Credit Union Visa**
Address: **PO Box 9299, Ogden, UT 84409**
Amount owed on debt (in US Dollars): **$8,357.38**
Minimum Monthly Payment (in US Dollars): **$239.00**
Owner: **David Bailey**
The debt will be paid as follows: **David Ross Bailey will pay the entire debt. David Ross Bailey will provide a copy of the divorce decree to the lender.**

c.
Account Number: **0799**
Institution Name: **Barclays Mastercard**
Address: **PO Box 8801, Wilmington, DE 19899**
Amount owed on debt (in US Dollars): **$4,073.00**
Minimum Monthly Payment (in US Dollars): **$40.73**
Owner: **David Bailey**
The debt will be paid as follows: **David Ross Bailey will pay the entire debt. David Ross Bailey will provide a copy of the divorce decree to the lender.**

Installment Loan Debt

a.
Account Number: **0188**
Institution Name: **BHG Financial**
Address: **201 Solar St., New York, NY 13204**
Amount owed on debt (in US Dollars): **$96,617.37**
Minimum Monthly Payment (in US Dollars): **$2,409.00**
Owner: **David R. Bailey and Rhonda B. Bailey**
The debt will be paid as follows: **Rhonda Bentley Bailey will pay half of the debt. David Ross Bailey will pay half of the debt. Rhonda Bentley Bailey will provide a copy of the divorce decree to the lender.**

b.
Account Number: **3277**

Institution Name: **Mohela**
Address: **633 Spirit Dr., Chesterfield, MO 63005**
Amount owed on debt (in US Dollars): **$133,880.36**
Minimum Monthly Payment (in US Dollars): **$1,500.00**
Owner: **Rhonda Bailey**
Estimation Basis: **Previous monthly payment**
The debt will be paid as follows: **Rhonda Bentley Bailey will pay the entire debt. Rhonda Bentley Bailey will provide a copy of the divorce decree to the lender.**

c.
Account Number: **5286**
Institution Name: **Mohela**
Address: **633 Spirit Dr., Chesterfield, MO 63005**
Amount owed on debt (in US Dollars): **$38,134.78**
Minimum Monthly Payment (in US Dollars): **$450.00**
Owner: **David Bailey**
Estimation Basis: **Previous monthly payment.**
The debt will be paid as follows: **David Ross Bailey will pay the entire debt. David Ross Bailey will provide a copy of the divorce decree to the lender.**

d.
Account Number: **4980**
Institution Name: **GoodLeap**
Address: **PO Box 850717, Richardson, TX 75085**
Amount owed on debt (in US Dollars): **$16,198.71**
Minimum Monthly Payment (in US Dollars): **$254.43**
Owner: **David Bailey**
The debt will be paid as follows: **Rhonda Bentley Bailey will pay the entire debt. Rhonda Bentley Bailey will provide a copy of the divorce decree to the lender.**

Real property

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

a.
Description: **House**
Address: **21 E 500 N, Salt Lake City, Salt Lake , Utah 84103 United States**
Tax ID: **09-31-152-004-0000**
Legal Description: **Lot 3, Block 8, PLAT “J”, Salt Lake Survey, according to the Official Plat thereof on file and of record in the Office of the Salt Lake**

County Recorder, State of Utah.

Date property acquired: **Jul 12, 2021**
Names on title: **David Bailey and Rhonda Bailey**
Original cost: **$705,000**
Current value: **$895,200.00**
Property values estimated: **no**
Disposal: **See attached Settlement Agreement.**

i.

Creditor: **N/A**
Names on mortgage: **David Bailey and Rhonda Bailey**
Date mortgage acquired: **Jul 9, 2021**
Mortgage balance: **$544,943.05**
Monthly payment: **$3,310.21**
Mortgage values estimated: **no**
This mortgage will be paid as follows after the divorce: **Rhonda Bentley Bailey will pay the entire debt. Rhonda Bentley Bailey will provide a copy of the divorce decree to the lender.**

ii.

Creditor: **N/A**
Names on mortgage: **Rhonda Bailey**
Date mortgage acquired: **Jul 3, 2026**
Mortgage balance: **$173,832.71**
Monthly payment: **$1,721.76**
Mortgage values estimated: **no**
This mortgage will be paid as follows after the divorce: **Rhonda Bentley Bailey will pay the entire debt. Rhonda Bentley Bailey will provide a copy of the divorce decree to the lender.**

Alimony

8. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

9. 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).

10. 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: **2751**
Plan Name: **401(k)**
Plan Administrator: **DMBA**
Company Name: **The Church of Jesus Christ of Latter-day Saints**
Address: **150 E. Social Hall Ave., Ste. 170, SLC, UT 84111**
Date Opened: **May 17, 2010**
Plan Value: **$331515.58**
This plan is in the name of: **David Ross Bailey**
Divide as follows: **See attached Settlement Agreement. Rhonda Bentley Bailey should prepare the Qualified Domestics Relations Order (QDRO) for this plan within 120 days after the divorce decree is entered.**

b.

Account Number: **8515**
Plan Name: **IRA**
Plan Administrator: **Apex Clearing**
Company Name: **Stash Investments**
Address: **115 East 34th St., New York, NY 10016**
Date Opened: **Apr 16, 2018**
Plan Value: **$20546.81**
This plan is in the name of: **David Ross Bailey**
Divide as follows: **See attached Settlement Agreement. Rhonda Bentley Bailey should prepare the Qualified Domestics Relations Order (QDRO) for this plan within 120 days after the divorce decree is entered.**

c.

Account Number: **3277**
Plan Name: **401(k)**
Plan Administrator: **Utah Retirement Systems**
Company Name: **State of Utah**
Address: **560 East 200 South, SLC, UT 84102**
Date Opened: **Aug 10, 2015**
Plan Value: **$203927.49**
This plan is in the name of: **Rhonda Bentley Bailey**

Divide as follows: **See attached Settlement Agreement. Rhonda Bentley Bailey should prepare the Qualified Domestics Relations Order (QDRO) for this plan within 120 days after the divorce decree is entered.**

Additional provisions

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

a.
Additional Provision: **See attached Settlement Agreement.**

Duty to sign documents

12. 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.

October 14, 2026
Date

Signature ►

Judge Jeff Mann

Date

Signature ►

Commissioner

Approved as to Form.

Other Party Signature ►

Other Party

Name David Ross Bailey

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 Ross Bailey**
Method of service: **Email**
Address: **davidrbailey@live.com**
Date of Service: **Oct 2, 2026**

10/02/2026
Date

Signature ▶ Rhonda Bentley Bailey

Printed Name Rhonda Bentley Bailey