The Order of the Court is stated below:
Dated: October 23, 2026 11:54:05 AM **/s/** HEATHER BRERETON
District Court Judge

JACLYN ROBERTSON (11951)
ELENIA M. COZEAN (16802)
JR LAW GROUP, PLLC
244 WEST 4860 SOUTH
SALT LAKE CITY, UTAH 84107
TELEPHONE: (801) 297-8545
EMAIL: ecozean@jrlawgroup.com

Attorneys for Katherine Loyola– Petitioner

IN THE THIRD JUDICIAL DISTRICT COURT IN AND FOR

SALT LAKE COUNTY, STATE OF UTAH

In the Matter of the Marriage of: KATHERINE LOYOLA, Petitioner, and WILLIAM GARNER, Respondent.	**DECREE OF DIVORCE** Case No. 264901624 Judge Heather Brereton Commissioner Michelle Blomquist

The Petitioner, KATHERINE LOYOLA, by and through counsel Elenia M. Cozean, and the Respondent, WILLIAM GARNER, by and through counsel, Mary Jamerson, 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.

1. **Children.** There are no minor children born of this marriage.

2. **Mutual Restraining Order.** The parties agree to the following mutual restraints:

a. Both parties shall be restrained from making disparaging remarks to one another, either verbally, in writing or otherwise.

b. Both parties shall be mutually restrained from harassing or threatening the other party.

c. The parties shall not enter the residence of the other party without permission from that party.

d. Each party shall be restrained from posting any disparaging or derogatory stories, pictures, statements about the other party on any social media sites.

e. Both parties shall be mutually restrained from allowing third parties to do what they themselves are prohibited from doing under this paragraph and shall have the affirmative duty to use his or her best efforts to prevent third parties from such violations.

f. As used in this paragraph, disparage and derogatory mean to say anything ill of the other whether they believe it to be true or not.

g. Neither party shall use the other party's likeness, picture, name, identification, or credit of the other party to obtain credit, open an account for any service, or obtain any other service.

h. All communications between the parties shall be civil, in writing, and limited to fulfilling the terms and conditions of this Stipulation. Any communications from William to Katherine or from Katherine to William shall go

through Katherine's counsel. William may require the same condition if he so desires.

3. **Alimony.** Neither party shall be awarded alimony, now or in the future. Both parties waive any claim they may have for past or future spousal support.

4. **Taxes.** Starting with tax year 2026, each party shall file their own separate tax return and shall be awarded any refund and shall be solely responsible for any shortfall in those returns.

5. **Real Property.** During the course of the parties' marriage, the parties acquired NO real property.

6. **Business.** Will shall be awarded the business Will Power Home Improvement along with any debts and liabilities. Will shall hold Katie harmless therefrom.

7. **Vehicles.** The parties own certain vehicles, which have been purchased, improved, or paid for during the marriage. Those vehicles shall be awarded as follows:

a. Katherine shall be awarded any vehicles in her possession. Katherine shall assume all payment obligations for her vehicle.

b. William shall be awarded any vehicles currently in his possession, except for the 2015 Ford Transit 250, which shall be address as set forth in Paragraph 9(c). William shall be responsible for all payment obligations for these vehicles.

c. The 2015 Ford Transit 250 (the "Van") shall be sold and the proceeds divided as follows:

i. The parties agree that certain repairs are necessary in order to sell the Van for an optimal price. Specifically, the parties agree that the solar system (i.e. all electrical in working condition), the catalytic converter,

and other items must be repaired in order for the parties to the sell the Van in good running order for an optimal price. The parties shall equally divide the cost of all agreed-upon repairs. If a party pays for a repair, they will provide a copy of the receipt for the repair within fourteen (14) days and the other party shall provide reimbursement of their portion within fourteen (14) days of receiving the receipt.

ii. The parties shall equally pay the cost of maintenance, insurance, and registration fees for the Van while it is being prepared and sold. If a party pays for any cost set forth in this subparagraph, they will provide a copy of the receipt for the cost within fourteen (14) days and the other party shall provide reimbursement of their portion within fourteen (14) days of receiving the receipt. William shall pay off the current remaining balance on the loan against the Van. The parties agree that William shall receive reimbursement for this payment when the Van sells. Within 72 hours of the pay off, William shall provide (through counsel) proof of payment.

iii. Once the Van is in saleable condition, it will be placed for sale and sold. The parties shall conduct the sale as follows:

A. The parties shall follow the recommendations of William Heck as to initial sales price only.

B. Neither party shall hereafter utilize the Van recreationally.

C. Katherine shall prepare the listing and marketing advertisements, which shall be forwarded to William through counsel. William shall post these advertisements on his personal Facebook marketplace, KSL Classifieds, and other social media accounts. Katherine shall be responsible for placing the advertisements on any third party selling sites such as Vanlife Trader, etc. The contact information for all such advertisements shall be William's.

D. William shall be primary responsible for showing the Van. He shall use his reasonable best efforts to respond in a timely manner to all inquiries and requests from potential buyers, but William shall not be required to show the Van outside of Salt Lake County, State of Utah.

E. The parties must mutually agree as to all matters pertaining to the sale, including but not limited to: necessary repairs; necessary maintenance; or whether to accept any offer or make any counter-offer.

F. If the Van does not sell, the parties agree that the asking price shall be reduced by the sum of $2,500 per month until the Van sells or unless otherwise agreed by the parties but shall not be reduced to more than $50,000 absent mutual agreement. The

parties understand that the Van may be more difficult to sell during the winter and if needed, will keep the listing active.

iv. Once the Van is sold, the proceeds of the sale shall be divided as follows:

A. First, to reimburse William for the actual amount he paid to pay off any encumbrance against the Van;

B. Second, the remaining sum shall be split into two equal portions, one for Katherine and one for William;

C. Third, Katherine shall receive her fifty percent (50%) portion of the remaining sale proceeds plus the sum of $15,000 from William's portion; and

D. Fourth, any remaining sale proceeds shall be awarded to William.

E. If the sales proceeds from the Van are insufficient for William to pay Katherine her full $15,000 out of his portion, William shall pay any remaining balance of the $15,000 within ninety (90) days after the sale of the Van.

b. Each party shall remove the other from title and refinance any vehicle awarded to them in which the other party is named no later than sixty (60) days following entry of the Decree. If either party becomes fifteen (15) days late on a payment for which the other party is on the loan, that item shall be immediately placed for sale and sold to satisfy the loan. The party awarded that vehicle shall be

solely entitled to all sale proceeds and shall be solely obligated for any deficiency upon such sale. If a party chooses to sell a piece of property awarded to him/her, or when a party refinances, the other party shall fully cooperate in that process, including by signing all requisite documents.

c. Each party shall maintain and pay for their own automobile insurance policy.

d. Each party shall indemnify and hold the other harmless from any vehicle(s) awarded to him/her.

7. **Personal Property**. During the marriage, the parties acquired personal property. That personal property shall be divided between the parties as follows:

a. William is awarded the 2500 watt generator, which he alleges is in Katherine's possession. Katherine alleges that she does not have the generator, but that it remains in William's possession. If Katherine hereafter locates the generator, she shall deliver it to William.

b. Each party shall be awarded any other personal property currently in their possession.

c. If there is a dispute as to any items of personal property, the parties shall return to mediation prior to seeking court intervention.

8. **Debts.** During the marriage, William and Katherine acquired certain debts, all of which are in their own separate names. In order to equitably resolve these issues, each party will assume, and hold the other harmless from liability on, the following debts:

a. Neither party will incur any additional liability on joint debts, if any.

b. Katherine shall be solely responsible for all credits cards, loans, and other debts in her name.

c. William shall be solely responsible for all credit cards, loans, and other debts in his name.

d. The party assuming responsibility for any marital debts set forth herein shall indemnify and hold the other party harmless and defend the other party for payment of said debts. Each party shall take all reasonable steps to remove the name of the other party from such debt as soon as reasonably possible, unless a different deadline is set forth herein.

e. Except as otherwise described herein, each party shall be responsible for any debts in his/her own name.

f. Any joint debts later discovered and not addressed herein shall be the responsibility of the party who incurred the debt.

9. **Retirement.** During the marriage, both Katherine and William accumulated or added to certain retirement accounts. The accounts shall be divided as follows:

a. William shall be awarded any retirement accounts and/or pension rights accrued in his name.

b. Katherine shall be awarded any retirement accounts and/or pension rights accrued in her name.

10. **Financial Accounts.** During the course of the marriage the parties acquired various bank and savings accounts, none of which are joint. Those accounts shall be awarded as follows:

a. Each party shall be awarded any accounts in their own names.

b. If any joint accounts are found, such accounts shall be closed within thirty (30) days of the Decree of Divorce.

11. **Health Insurance.** Each party shall be responsible for his and her own health and medical insurance coverage. This provision shall become effective thirty (30) days after entry of the Decree of Divorce.

12. **Dispute Resolution.** If a dispute arises between the parties, they shall return to mediation prior to filing an action in court. Emergency or enforcement actions shall not be subject to the mediation requirement.

13. **Cooperation.** William and Katherine shall cooperate with each other, through counsel or otherwise, to effect changes in titles to property agreed to be divided, to change the names and responsibilities for payment upon the charge accounts and other debts divided, and to cooperate in every other way necessary or proper to ensure that the Decree of Divorce is fully satisfied.

14. **Attorney Fees**. Both parties shall pay their own attorney's fees in this matter.

*****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 this 15th day of October 2026.

E-signed by Elenia M. Cozean
with permission of Mary Jamerson

/s/ Mary Jamerson
_____
MARY JAMERSON
Attorney for Respondent

RULE 7 NOTICE

Pursuant to Rule 7 of the Utah Rules of Civil Procedure a true and correct copy of the above Order was served by being emailed on the 8th day of October 2026, to the following parties. Notice of objections to this order must be submitted to the Court and counsel within seven days after service. Shall no objections to this order be submitted to the Court and counsel within seven days after service, this Order shall be presented to the Court for entry and signature.

MARY JAMERSON
Attorney for Respondent

JR LAW GROUP, PLLC

/s/ *Elenia M. Cozean*

_____

ELENIA M. COZEAN
Attorney for Petitioner

CERTIFICATE OF SERVICE

I hereby certify that on this 20th day of October 2026, I caused a true and correct copy of the foregoing *Divorce of Divorce* to be sent to the following by the method indicated below:

E-FILE:

Mary Jamerson
Attorney for Respondent

JR LAW GROUP, PLLC

/s/ *Hanna Larsen*

_____

HANNA LARSEN
Paralegal for JR Law Group PLLC