The Order of the Court is stated below:
Dated: October 27, 2026 05:13:41 PM
/s/ TODD M SHAUGHNESSY
District Court Judge

ANDREW CHRISTENSEN (#19486)
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Petitioner's Attorney

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

IN THE MATTER OF THE MARRIAGE OF GUDRUN SUSANNE OWEN, Petitioner, & STEVEN NEAL OWEN, Respondent.	**DECREE OF DIVORCE** Case No. 264904363 Judge Todd M. Shaughnessy Commissioner Joanna Sagers

Petitioner, Gudrun Owen, through her attorney, Andrew Christensen, and Respondent, Steven Owen, pro se, stipulated to a full and final resolution of all issues raised in this matter. From the records, files, and papers in this matter, the Court being fully advised, and having previously made and entered its Findings of Fact and Conclusions of Law, now orders

PROVISIONS REGARDING JURISDICTION AND VENUE

1. The Court has subject matter jurisdiction over this action. Venue is proper in Salt Lake County, Utah.

2. The Parties were married on in May 31st, 2001. The Parties separated on or about August 26th, 2025.

PROVISION REGARDING GROUNDS

3. During the course of the marriage, Parties have experienced difficulties that cannot be reconciled that have prevented Parties from pursuing a viable marriage relationship; therefore, a divorce shall be granted on the grounds of irreconcilable differences.

PROVISIONS REGARDING PARTIES' CHILD

4. There are no minor children born as issue of this marriage and neither Party is currently pregnant.

PROVISIONS REGARDING HEALTH AND OTHER INSURANCES

5. Parties shall remove one another from any shared health insurance premiums, and elect to, if possible, carry their own insurance premiums from the entry of the divorce decree. Parties shall sign and deliver any documents necessary to facilitate the transfer and removal, via and through counsel.

PROVISIONS REGARDING MUTUAL RESTRAINING ORDERS

6. General. The Parties shall not harass, threaten, stalk, or intimidate the other Party, and shall not cause or encourage any third party to do so on that Party's behalf.

A. Parties shall not send friend requests, messages, or other communications through any social media platform or accounts.

B. Permitted Communications. Any necessary communications related solely to execution of documents required.

C. If a notary or bank signature is required, the Parties shall use a neutral third-party location and appointment coordinated through counsel (if applicable).

D. Non-Disparagement. Neither Party shall publish or distribute disparaging statements about the other Party to third parties or on social media.

PROVISIONS REGARDING TAXES

7. Parties shall determine the best way to file taxes that will give them the greatest refund or the smallest liability for 2026. Any Benefit or liability will be split evenly.

PROVISIONS REGARDING DEBTS AND OBLIGATIONS

8. Known Debts. The Parties acknowledge that marital debts exist. Unless otherwise agreed in writing or in this draft, marital debts shall be paid by the person whom name is on the debt :

Debt / Creditor	Approx. Balance	Responsibility
Sams Club	$3,000 (approx.)	Gudrun
Credit Card (Master Card)	$Unknown (approx.)	Steven

A. Parties shall be mutually restrained from incurring any additional liability on any joint debts or joint credit lines.

B. Separate Debts. Any debt incurred by either Party after separation shall be the sole responsibility of the Party who incurred it.

C. Each Party shall indemnify and hold other Party harmless from all debts and obligations he or she is awarded under the Decree of Divorce. This hold harmless clause shall apply to bankruptcy proceedings.

D. All other unknown debts and obligations shall be the Responsibility of the party that incurred it.

PROVISIONS REGARDING PERSONAL PROPERTY

9. Vehicles Generally. Except as provided below, Gudrun shall be awarded the Volkswagen Tiguan, 2023 (Value $21,000), free and clear of any claim by Steven, and shall be solely responsible for any debt, insurance, registration, and expenses associated with those vehicles. Steven shall be awarded the Infiniti Qx80, 2015, free and clear of any claim by Gudrun.

10. The Parties shall retain the personal property currently in their respective possession. Any disputed items shall be addressed by written agreement through counsel or, if needed, mediation.

A. Gudrun will retain possession of the Wasatch Lawn Memorial Park

11. Bank Accounts:

Bank:	Approx. Balance	Responsibility
Mountain America (5360)	$435 (approx.)	Steven (was joint)
America First (1824)	$323 (approx.)	Gudrun
Utah First (3674)	$1009 (approx.)	Gudrun

12. The remaining personal property shall be divided as Parties have already agreed. Parties shall remove the other parties name from any awarded bank accounts.

PROVISIONS REGARDING REAL PROPERTY

13. Marital Residence. The Parties acknowledge the real property located at 2295 Newcastle Drive, Sandy UT (the "Home"), Parcel 28-03-182-0011-0000 Lot 11. The Home shall be awarded entirely to Gudrun free and clear of any claim by Steven:

14. Possession of Net Proceeds (Home). After any payment of customary closing costs, realtor commissions, liens, or reimbursements, the proceeds from the sale of the Home shall be awarded entirely to Gudrun, free and clear of claim by any other party or entity. Gudrun purchased the Home before the marriage, and also paid off the balance of the home with the balance of her inheritance.

PROVISIONS REGARDING ALIMONY

15. Neither party will be awarded any alimony now, or in the future.

PROVISIONS REGARDING PENSION AND RELATED ASSETS

16. Each Party shall be awarded his or her own retirement accounts, stock and bonds if any, free and clear of any claim by the other Party, unless otherwise agreed in writing.

Account:	Approx. Balance	Responsibility
Jackson National	$10,431 (approx.)	Gudrun

(Individual Annuity)		
Ameriprise Financial (1824)	$55,480 (approx.)	Gudrun
Vanguard (3674)	$220,726 (approx.)	Gudrun
Unknown Retirements	N/A	Steven

PROVISIONS REGARDING MISCELLANEA

I. ATTORNEY'S FEES.

17. Each Party shall be Ordered to assume his or her own costs and attorney's fees incurred in prosecuting this action.

II. OTHER.

18. Prior to the filing of any Petition to change any provision of the final Decree of Divorce, Parties shall attempt to resolve the issue(s) first through mediation.

19. Gudrun shall be permitted to be restored to the use of her former name, if she so chooses.

20. Each Party shall be Ordered to execute and deliver to the other the documents required to implement the provisions of the Decree of Divorce the Court enters.

21. The Court shall grant such other and further relief as it may deem just and appropriate in this matter.

22. Fair Settlement Disclosure. Both parties disclose that the terms herein are fair and reasonable and that they agree to the terms voluntarily

and of his or her own free will, and that he or she does so free from any undue influence, threat, or duress.

23. Miscellaneous Provisions. The Stipulation of the parties is effective on the date signed by all parties. This agreement resolves all issues pertaining to the parties. Both parties acknowledge the jurisdiction of this court and consent thereto. The parties agree that a final order shall issue from the court with these same terms, conditions, and provisions, and that until such an order is entered, the terms and conditions set forth herein are enforceable as a court order and are not mere recitations.

Wherefore, Parties pray that a Decree of Divorce be granted pursuant to the terms set forth in this Stipulation.

JUDGE’S ELECTRONIC SIGNATURE APPEARS ON THE TOP OF PAGE ONE

NOTICE OF INTENT TO SUBMIT ORDER FOR COURT'S SIGNATURE

TO: STEVEN OWEN

As authorized by Utah Rule of Civil Procedure 7(j)(4)–(5), the undersigned attorney will submit the foregoing Decree for the Court's signature upon the expiration of seven days from the date of this Notice, unless written objection is filed prior to that time.

Dated October 16, 2026.

NELSONJONES, LLC

/s/ Andrew Christensen
ANDREW CHRISTENSEN
Petitioner's Attorney

CERTIFICATE OF SERVICE

I hereby certify that on October 23, 2026 I caused to be served a true and correct copy of the foregoing by email and electronic notification, addressed to the following:

Steven Owen
Steveeaux89@gmail.com

/s/ William Sampson
WILLIAM SAMPSON
Paralegal, Nelson Jones, PLLC