The Order of the Court is stated below:
Dated: November 01, 2026 10:07:00 PM **/s/** CORAL SANCHEZ
District Court Judge

MATTHEW N. OLSEN
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DISTRICT COURT OF THE STATE OF UTAH
THIRD JUDICIAL DISTRICT
SALT LAKE COUNTY

IN THE MATTER OF THE MARRIAGE OF: KRISTY BEGAYE, and JOSE CESAR MERCADO MERCADO.	**DECREE OF DIVORCE** Civil No. 264901152 DA Honorable Coral Sanchez Commissioner Renee Blocher

THIS MATTER having come before the Court based upon the Petition for Divorce and subsequent entry of default against Respondent; the Court having heretofore made and entered its Findings of Fact and Conclusions of Law; and upon motion of Matthew N. Olsen, Attorney for Petitioner and good cause appearing therefor,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

1. Dissolution of Marriage. That the marriage between the Petitioner, KRISTY BEGAYE, and Respondent, JOSE CESAR MERCADO MERCADO, be and the same is hereby dissolved.

2. Residency. That Petitioner is a resident of Salt Lake County, State of Utah, and has been for more than three (3) months immediately prior to the filing of the Verified Complaint for Divorce in this matter.
3. Marriage Information. That Petitioner and Respondent were married on the 24th day of March 2000, in Utah County, State of Utah.
4. Grounds. That Petitioner and Respondent have experienced irreconcilable differences which cannot be resolved, and such has made it impossible for the marital relationship to continue (*See* Utah Code Ann. § 81-4-405(1)(h)).
1. Children, Custody, and Parent Time. That Petitioner and Respondent have no children born as issue of the marriage, and none are expected.
1. Alimony. That neither Petitioner nor Respondent shall be awarded alimony against the other party.
2. Real Property. That during the course of the parties' marriage, Petitioner and Respondent acquired a home and real property located at 454 North 100 East, Orem, Utah 84097.
3. That Petitioner shall be awarded the home and real property, free and clear of any claim by Respondent, subject to the mortgage obligation owing thereon, holding Respondent harmless therefrom.
4. Personal Property. That during the course of the marriage, Petitioner and Respondent acquired certain personal property.
5. That Petitioner shall be awarded the following items of personal property, free and clear of any claim by Respondent:

a. 2015 Kia Sorento;

b. 2016 Dodge Ram;

c. 2016 Honda Pilot; and

d. 2002 Dodge Ram;

e. The furniture, furnishings and fixtures in Petitioner's possession; and

f. Petitioner's personal belongings.

6. That Respondent shall be awarded the following items of personal property, free and clear of any claim by Petitioner:

a. The furniture, furnishings and fixtures in Respondent's possession; and

b. Respondent's personal belongings.

7. Debts and Obligations. That during the course of the marriage, the parties have incurred certain debts and obligations.

8. That Petitioner shall assume and pay the following debts and obligations, holding Respondent harmless therefrom:

a. Mortgage (454 North 100 East, Orem, Utah 84097);

b. Capital One vehicle loan (2016 Honda Pilot);

c. Automobile loan associated with 2016 Dodge Ram;

d. Mastercard account (ending in 4397); and

e. Capital One credit account (ending in 1677); and

f. Petitioner's individual debts and obligations.

9. That Respondent shall assume and pay the following debts and obligations, holding Petitioner harmless therefrom:

a. Respondent's individual debts and obligations.

10. That Petitioner and Respondent shall indemnify and hold the other party harmless on all debts and obligations that party is ordered to pay. Such hold-harmless agreement is a debt to a spouse within the meaning of 11 U.S.C. § 523(a)(15).

11. That if either party is obligated on a joint-secured debt, the payment of that debt must remain current. In the event that a payment is not made in a timely manner, the secured asset shall be placed for sale in order to protect the joint debtors. A party who makes payments on a delinquent asset, which the other party is ordered to pay, may seek reimbursement of the payment of that debt in addition to interest and attorney fees from the other party who failed to timely pay the debt.

12. That the allocation of joint debts is an integral part of the financial settlement and support payments in this proceeding and is considered in the nature of support to the other party. As a result, the parties shall not discharge the debts in bankruptcy if it causes the non-bankrupt party to be liable for the debt. The parties understand that this provision may not be binding on the bankruptcy court.

13. That each party shall make their best efforts to remove each other from any joint debts, obligations, loans, etc., by refinancing the debt, obligation, loan, etc., into their sole name.

14. Savings Accounts, Checking Accounts and Investment Accounts. That during the course of the marriage, Petitioner and Respondent have acquired certain savings accounts, checking accounts and/or investment accounts.

15. That Petitioner and Respondent shall be awarded their individual savings accounts, checking accounts and/or investment accounts, free and clear of any claim by the other party.
16. Retirement. That the parties require no court order regarding retirement money.
17. Maiden Name. That Petitioner shall be restored to her maiden name upon entry of the Decree of Divorce, if she so desires.
18. Attorney Fees. That Petitioner and Respondent shall be ordered to assume and pay their individual attorney fees and costs incurred herein.
19. Deeds and Other Documents. That each party shall execute and deliver to the other party such documents as are required to implement the provisions of the Decree of Divorce entered by the Court, including but not limited to titles and deeds.
20. Default. That in the event either party fails to comply with any of the terms and conditions set forth in the Decree of Divorce, the party in default shall be liable to the other party for all reasonable expenses, including attorney fees, incurred in enforcing the terms and conditions of the Decree of Divorce.
21. Full Disclosure. That in the event a party does not disclose all assets to the other party, the party discovering the undisclosed asset or assets shall be awarded the entire asset or assets.
22. Notice to Creditors.

a. Pursuant to Utah Code Ann. §§ 15-4-6.5, 81-2-205, and 81-4-401, as amended, the parties are required to provide a copy of their final Decree of Divorce to all joint creditors for any outstanding obligations that are included in their Decree of Divorce.

b. Therefore, the party not obligated to pay a joint obligation shall:

i. Send a copy of the Decree of Divorce to each joint creditor he/she is not required to pay as soon as possible.

ii. Notify that joint creditor of the current address for each party.

iii. Inform that joint creditor that each party is entitled to receive individual statements, notices and correspondence required by law or by the terms of the contract, and also inform the creditor that no negative credit report or other exchange of credit history or repayment practices may be made regarding the joint obligation because of non-payment by the party required to pay the debt unless the creditor has first made a demand for payment on the party who was not required to pay the debt.

In accordance with the Utah State District Court's Efiling Standard No. 4, and URCP Rule 10(e), this Order does not bear the handwritten signature of the Judge, but instead displays an electronic signature at the upper right-hand corner of the first page of this Order.

CERTIFICATE OF SERVICE

I hereby certify that on the 8th day of October 2026, I sent by United States mail, a true and correct copy of the foregoing **DECREE OF DIVORCE**, first class postage prepaid thereon, to the following:

Jose Cesar Mercado Mercado
Respondent
2621 Orchard Street
Blue Island, Illinois 60406

/s/ Charmaine Christensen
CHARMAINE CHRISTENSEN