The Order of the Court is stated below:
Dated: November 02, 2026 04:48:29 PM **/s/** RICHARD DAYNES
District Court Judge

Ryan S. Ficklin (16450)
10406 S. 1055 W. Ste. 201
South Jordan, Utah 84095
Telephone: (801) 948-8889
ryan@utahdivorce.com
Attorney for Petitioner

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

In the Matter of the Marriage of: AMY HARTNER, Petitioner, and NEIL HARTNER, Respondent.	**DECREE OF DIVORCE** Case No. 264901913 Judge Richard Daynes Commissioner Kim M. Luhn

The Court, having reviewed the records, files, and papers in this matter, and having been fully advised, now ORDERS, ADJUDGES, and DECREES as follows:

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. Residency: The parties are bona fide residents of Salt Lake County, State of Utah, and has been for three months immediately prior to the filing of this action.

2. Marriage Statistics: The parties were married on May 17, 2003, in Bountiful, Utah, and are presently married.

3. Grounds: The parties are presently married and are obtaining a divorce. Irreconcilable differences have arisen between them, which differences have made the continuation of their marriage impossible.

4. Children. The following are minor children of the parties.

Name	Date of Birth
DMH	November 2009
VJH	April 2012
OH	March 2018

PARENTING PLAN

5. Custody/Parent time. The parties shall have joint physical custody of the minor children. Parent time shall be as the parties agree but in the event of a disagreement the parties shall adhere to a 50/50 parent time schedule. The parties shall have the children for a week at a time with exchanges occurring on Mondays or Tuesdays, as decided by the parties each week, at 7:00 pm. Neil shall not work past 4:30 on days in which he has the children. The parties shall work together to provide a 30-day advance written notice of work schedule to accommodate the parent time.

6. The parties should exercise holiday parent time as they can agree, but in the event they cannot agree, they should follow Utah Code Ann. §81-9-303 with Mother acting as the

"Custodial Parent" and Father acting as the "Noncustodial Parent" for interpreting the statute, as follows:

Holiday	***Holiday Time Period***	***Even Years***	***Odd Years***
Dr. Martin Luther King Jr. Day	(1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with the child; (b) the time that school is regularly dismissed; or (c) 6 p.m. at the election of the parent granted the holiday. (2) Holiday ends: (a) upon delivering of the child to school on the day following Dr. Martin Luther King Jr. Day; or (b) at 8 a.m. on the day following Dr. Martin Luther King Jr. Day if there is no school.	Father	Mother
President's Day	(1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with the child; (b) the time that school is regularly dismissed; or (c) 6 p.m. at the election of the parent granted the holiday. (2) Holiday ends: (a) upon delivering the child to school on the day following President's Day; or (b) at 8 a.m. on the day following President's Day if there is no school.	Mother	Father
Spring Break	(1) Holiday begins at 6 p.m. on the day that school dismisses for spring break. (2) Holiday ends: (a) upon delivering the child to school on the day following the end of spring break; or (b) at 8 a.m. on the day following the end of spring break if there is no school.	Father	Mother
Memorial Day	(1) Holiday begins Friday at:	Mother	Father

	(a) 9 a.m. if school is not in session and the parent can be with the child; (b) the time that school is regularly dismissed; or (c) 6 p.m. at the election of the parent granted the holiday. (2) Holiday ends: (a) upon delivering the child to school on the day following Memorial Day; or (b) at 8 a.m. on the day following Memorial Day if there is no school.		
Mother's Day	(1) Holiday begins on Mother's Day at 9 a.m. (2) Holiday ends on Mother's Day at 7 p.m.	Mother	Mother
Father's Day	(1) Holiday begins on Father's Day at 9 a.m. (2) Holiday ends on Father's Day at 7 p.m.	Father	Father
Juneteenth National Freedom Day	(1) Holiday begins at: (a) 6 p.m. on the day before Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is not Father's Day; or (b) 9 a.m. on Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is Father's Day. (2) Holiday ends at 6 p.m. on the day following Juneteenth National Freedom Day.	Mother	Father
Independence Day	(1) Holiday begins on July 3rd at 6 p.m. (2) Holiday ends on July 5th at 6 p.m.	Father	Mother
Pioneer Day	(1) Holiday begins on July 23rd at 6 p.m. (2) Holiday ends on July 25th at 6 p.m.	Mother	Father
Labor Day	(1) Holiday begins Friday at: (a) 9 a.m. if school is not in session and the parent can be with the child; (b) the time that school is regularly dismissed; or (c) 6 p.m. at the election of the parent granted the holiday. (2) Holiday ends:	Father	Mother

	(a) upon delivering the child to school on the day following Labor Day; or (b) at 8 a.m. on the day following Labor Day if there is no school.		
Columbus Day	(1) Holiday begins at 6 p.m. on the day before Columbus Day. (2) Holiday ends at 7 p.m. on Columbus Day.	Mother	Father
Fall Break	(1) Holiday begins at 6 p.m. on the day school is dismissed for fall break. (2) Holiday ends: (a) upon delivering the child to school on the day following the end of fall break; or (b) at 8 a.m. on the day following the end of fall break if there is no school.	Father	Mother
Halloween	(1) Holiday begins on October 31st or the day that Halloween is traditionally celebrated in the local community: (a) at the time that school is dismissed; or (b) at 4 p.m. if there is no school. (2) Holiday ends at 9 p.m. on the same day the holiday begins.	Mother	Father
Veterans Day	(1) Holiday begins at 6 p.m. on the day before Veterans Day. (2) Holiday ends at 7 p.m. on Veterans Day.	Father	Mother
Thanksgiving	(1) Holiday begins on Wednesday at: (a) 6 p.m.; or (b) the time school is regularly dismissed for Thanksgiving at the election of the parent granted the holiday. (2) Holiday ends: (a) upon delivering the child to school on the Monday following Thanksgiving; or (b) at 8 a.m. on the Monday following Thanksgiving if there is no school.	Mother	Father
Winter Break (First Half)	(1) Holiday begins at: (a) 6 p.m.; or (b) the time school is regularly dismissed on the day that school dismisses for winter break at the election of the parent granted	Father	Mother

	the holiday. (2) Holiday ends on December 27th at 7 p.m.		
Winter Break (Second Half)	(1) Holiday begins on December 27th at 7 p.m. (2) Holiday ends upon delivering the child to school on the day that school resumes after the winter break.	Mother	Father
Day of Child's Birthday	(1) Holiday begins at 3 p.m. (2) Holiday ends at 9 p.m.	Mother	Father
Day Before or After Child's Birthday	(1) Holiday begins at 3 p.m. (2) Holiday ends at 9 p.m.	Father	Mother

7. Joint Legal Custody. The parties shall share joint legal custody of the children.

a) With respect to minor day-to-day decisions, the parent in charge of the children during his or her designated parent-time shall have the right to make all such day-to-day decisions regarding the care of the children without consulting with the other parent. As pertaining to the day-to-day decisions, the parties recognize that each parent may have their own parenting style, their own rules, and their own style of discipline. As long as such decisions do not threaten the health and safety of the children, each parent will respect the decisions of the other parent and give each other the due deference that they equally deserve.

b) With respect to major decisions, such as those matters pertaining to the health, education, and religion of the children, the parties shall confer and work together in good faith to reach joint decisions regarding these matters. Should

a dispute arise relating to these matters (i.e. the health, education, or religion of the children, the parties shall adhere to the following dispute resolution procedure:

i. Notice: The parties shall notify one another no later than within forty-eight (48) hours of being made aware of an issue that requires a decision pertaining to these matters.

ii. Information: The parties shall exchange all relevant information and/or documentation pertaining to the matter in dispute.

iii. Discussion: The parties shall then discuss the matter in good faith and take into account one another's full point of view regarding the matter.

iv. Consultation: If a decision cannot be reached after consulting in good faith, the parties shall consult with a relevant professional or expert in the area of dispute, or other mutually agreed third party.

v. Mediation: If a decision still cannot be reached, the parties shall promptly retain the assistance of a mediator, with the parties splitting the costs of such mediation 50/50.

vi. Presumptive Decision Making: If the parties are still unable to come to an agreement, Mother shall have presumptive final decision-making authority.

vii. Court Review: Father shall have the right to challenge any such decision by way of court review to determine whether the decision is contrary to the best interests of the minor child.

viii. No Undue Delay: Neither party shall cause any undue delay in utilizing this decision-making process and shall pursue the speedy resolution of all disputes.

c) Right to Other Relief: In addition, this process shall not be interpreted to deny either party the right to seek urgent or emergency relief from the Court.

8. School Decisions. Unless mutually agreed-upon otherwise, the parties stipulate and agree that the minor children remain enrolled in their current school(s) and any feeder school(s).

9. Communication. The parties will discuss all parenting concerns via e-mail or text and will not use their children to deliver messages. The parties will use phone or text contact for emergencies or changes on the day of the exchange.

10. Telephone and Virtual Contact with Children. Each parent shall permit and encourage, during reasonable hours, reasonable and uncensored communications with the children, in the form of virtual parent-time. Telephone contact shall be at reasonable hours and for a reasonable duration. The children shall be able to contact the parents at any time.

11. Relocation. If either party moves more than 150 miles, the parties will be bound by the 60-day notice requirements of Utah Code Ann. §81-9-209. Unless the parties mutually

agree upon otherwise, the parties stipulate and agree to reside within 20 miles of the current marital home awarded to Amy.

12. Travel. When the children travels with either parent overnight, all of the following will be provided to the other parent:

13. An itinerary of travel dates;

14. Destination;

15. Places where the children or traveling parent can be reached; and,

16. The name and telephone number of an available third person who would be knowledgeable of the children's location.

17. Notification of Children's Events. The parties shall take affirmative steps to share school and activity information concerning their children with each other on a frequent basis. The parties shall notify each other of any school programs, extracurricular activities and sporting events their children may be involved in.

18. Special Events. Special consideration shall be given by each parent to make the children available to attend family functions, including funerals and weddings, and other significant events in the life of the children or in the life of either parent which may inadvertently conflict with the visitation schedule.

MUTUAL RESTRAINTS

19. Both of the parties are permanently enjoined from saying or doing anything in the presence of the minor children of the parties (or in such a manner that the child may become

aware of the party's comments or actions, including but not limited to any and all social media posts, blog posts, or other electronic format) to convey any negative information, beliefs, feelings, etc. regarding the other parent, or doing or saying anything that would, in any way, harm the relationship between the children and the other parent; both parents are ordered to encourage the creation and maintenance of a strong and healthy relationship between the other parent and the children.

20. The parties are further enjoined from discussing custody or this divorce action with the children in any way or in such a manner that the children may become aware of the party's comments or actions, including but not limited to any and all social media posts, blog posts, or other electronic format.

21. The parties shall not make disparaging remarks to one another or to their children about one another or in the children's presence, either verbally, in writing or otherwise. Both parties are mutually restrained from harassing or threatening the other party.

22. The parties shall not allow third parties to act in any way that they themselves are prohibited from acting and shall remove the children from any situation in which the other parent is being disparaged in any way.

23. First Right of Refusal. Each parent will have first option to provide care for the children over any other third party if the parent responsible for the children is not available overnight during their custodial time and the other parent is personally available and willing to provide the care and the transportation. However, either party shall have the option to have an

immediate family member care for the minor children, which shall not trigger a first right of refusal. Any future spouse and/or significant other shall trigger a first right of refusal and not be considered an immediate family member. If either party is working a night shift, the parties stipulate and agree that this shall not trigger an overnight right of first refusal.

24. Dispute Resolution. If the parties have any future disagreement pertaining to their children generally or over the terms or implementation of this agreement, they shall seek the assistance of a mutually agreed upon third party or mediator before either of the parties initiates legal action. The parties both agree, however, that either of the parties may seek emergency relief from the court in the future should an emergency arise, which would make formal negotiation not practical.

25. Activity Costs. Each party shall be ordered to assume and be responsible for fifty percent (50%) of any out-of-pocket amount incurred for any mutually agreed-upon in writing extracurricular activities that the minor children may be involved in. The parties shall pay the providers directly if possible. If it is not possible, the party incurring the extracurricular activity out-of-pocket costs shall submit to the other party verification of the incurred expense, such as a receipt or an invoice, within thirty (30) days of payment or receiving the same and shall be reimbursed by the other party within thirty (30) days of receiving the verification of incurred expenses. A party who incurs an expense for a children's extra-curricular activity without receiving prior consent from the other parent shall be solely responsible for that expense. If a

parent enrolls a child in an activity without the other parent's consent, the activity shall not infringe on the other parent's parent-time and the enrolling parent shall pay the full cost.

26. School Fees. Each party shall be ordered to assume and be responsible for fifty percent (50%) of any out-of-pocket school expenses (i.e. registration, books, required supplies, lab fees, etc.) incurred during the time leading up to and including high school. The parties agree that this does not include private school tuition, unless the parties mutually agree in writing. The parties shall pay the school directly if possible. If it is not possible, the party incurring the out-of-pocket school expense shall submit to the other party an invoice, bill, receipt, or verification of the incurred expense within thirty (30) days of payment or receiving the same and shall be reimbursed by the other party within thirty (30) days of receipt of those school expense invoices, bills, receipts, and/or verification.

27. Transportation for the Children. The receiving parent will provide the transportation unless otherwise mutually agreed upon.

FINANCIAL ITEMS AND ASSET DISTRIBUTION

28. Child Support. Child Support shall be calculated as according to Utah Code Ann. §81-6-107 *et seq*. Amy's imputed gross monthly income is $6,423.00 per month. Neil's gross monthly income is $26,125.00 per month. Amy has 183 overnights and Neil has 182 overnights for the purpose of child support calculation on the Joint Physical Custody Worksheet. Neils' child support obligation shall be $1,452.00 commencing November 1, 2026.

29. Medical/Dental Expenses. The party who can obtain the best coverage at the most reasonable cost will obtain insurance for the medical expenses of the minor children in accordance with Utah Code Ann. §81-6-208.

a. Each parent shall share equally the out-of-pocket costs of the premium actually paid by a parent for the children's portion of insurance. The children's portion of the premium is a per capita share of the premium actually paid. The premium expenses for the children shall be calculated by dividing the premium amount by the number of persons covered under the policy and multiplying the result by the number of children in the instant case. This amount shall be automatically deducted from or added to the child support paid or owed.

b. Each parent shall share equally all reasonable and necessary uninsured medical, dental, orthodontia, eye care, counseling, prescriptions, deductibles, and copayments, incurred for the dependent children and actually paid by the parents.

c. The parent who incurs medical and dental expenses may provide written verification of the cost and payment of medical and dental expenses to the other parent within 30 days of payment. The other parent will remit payment within 30 days of receipt of the verification. If neither party is able to secure said insurance at a reasonable cost, each party should be responsible for the payment of one-half of all reasonable and necessary medical and dental expenses for the minor children as indicated.

d. If, at any point in time, the dependent children are covered by the health, hospital, or dental insurance plans of both parents, the health, hospital, or dental insurance plan of Neil shall be primary coverage for the dependent children and the health, hospital, or dental insurance plan of Amy shall be secondary coverage for the dependent children. If a parent remarries and his or her dependent children are not covered by that parent's health, hospital, or dental insurance plan but is covered by a step-parent's plan, the health, hospital, or dental insurance plan of the step-parent shall be treated as if it is the plan of the remarried parent and shall retain the same designation as the primary or secondary plan of the dependent children.

e. A parent who provides health insurance may receive credit against the base child support award or recover the other parent's share of the child's portion of the premium.

30. Childcare Expenses. Each party shall be responsible for their own childcare expenses, if any.

31. Dependency Exemption. The parties will share the dependency exemption for the minor child as follows:

a. Amy shall be able to claim two children for tax purposes in even numbered years with Neil claiming one child. In odd numbered years, Amy shall claim one child for tax purposes with Neil claiming two children.

b. When there are two children left, each party shall be able to claim a child for tax purposes.

c. When there is one child left, Amy shall claim the child for tax purposes in even numbered years with Neil claiming the child in odd numbered years.

32. Taxes. The parties shall work together to follow the advice of a tax professional in ensuring that the parties are able to obtain the best tax benefit. The parties stipulate and agree to withhold $260,000.00 from the joint savings account #7696 as a potential tax liability. After taxes have been filed and tax liability paid in full, the balance shall be equally divided between the parties.

33. Real Property. The marital property located at 7138 South 2740 East, Salt Lake City, Utah 84121 will be awarded to Amy with all debts and liabilities commencing. Neil shall waive any claim to the marital residence, both now and in the future based upon the equitable distribution of the marital estate contained herein. Neil shall prepare and sign a quit claim deed by December 31, 2026.

34. Personal Property. During the course of the marriage relationship, the parties have acquired personal property. Said personal property of the parties should be distributed such that the person receiving the item shall be responsible for any associated debt with the item. The division shall be as follows:

Item Description:	***Awarded to:***
2014 Mazda 5	Neil
2016 Hyundai Sonata	Amy for the use and benefit of the minor child. The parties shall

	equally share the cost for car insurance
2026 Toyota Rav4	Amy

a. All other items of property shall be equally divided between the parties.

b. If the parties cannot agree on the personal property division, they shall return to mediation with the cost of mediation equally shared by the parties.

35. Debts. The parties acquired debts during the marriage. Each party will assume, indemnify, and hold the other harmless from liability on any debt in their own respective names.

a. Accumulation of Debt. Neither party will incur any additional liability on joint credit cards.

b. Other Debts. The parties are aware of no other joint debts not otherwise addressed in this agreement and each shall pay any and all separate debts in their own names. Should other joint debts be later discovered, it is just and proper that the person responsible for incurring the debt should be responsible for paying it.

c. Delinquency in Payments. 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 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.

36. Financial Accounts. The parties financial accounts shall be equitably divided (see Exhibit A which is incorporated in the Stipulation that is on file with the Court).

37. Stocks and XRP Bonus. All commons shares of stock, vested NQ options and unvested NQ be equitably divided (see Exhibit A and Exhibit B which are incorporated in the Stipulation that is on file with the Court). Neither party shall make withdrawals on the accounts until they are divided. The parties shall cooperate to close joint accounts within seven (7) days of the signing of this Stipulation except for Zions Account ending 7696 (see paragraph 32). In the event that Neil leaves his current employment either voluntary or involuntary, the unvested stock options and XRP bonus at that time are null and void and shall not be awarded and/or distributed to either party.

38. Name. Amy will have the option of restoring her name to Amy Stevens if she so desires.

39. Alimony: To equalize the marital estate, Neil shall pay Amy a lump sum alimony payment in the amount of $29,887.50. Neil shall remit the payment to Amy within ten (10) days of the signing of this Stipulation.

40. Deeds and Titles. Both parties shall sign whatever documents are necessary to transfer title and quit claim deeds or any other documents necessary that are outlined in the Decree of Divorce and are necessary to implement the Decree of Divorce.

41. Independent Advice of Counsel. The parties respectively acknowledge that the mediator specifically encouraged the parties to get independent legal advice by counsel of their

own selection to be fully informed as to their legal rights and obligations. The parties acknowledge that neither is entitled to rely on the attorney of the other or the mediator to inform them of their legal rights.

42. Divorce Education. The parties will take the Divorce Education Class and Divorce Orientation Class within 30 days of the date the Stipulation is signed.

43. Drafting. Both parties attended mediation with their respective counsel and have participated actively in the drafting and revising of the stipulation. Both parties and their counsel have had an opportunity to read the stipulation and to make suggested changes to the draft and it is a complete understanding of all of issues negotiated and agreed to by the parties within the mediation session. Each of the parties understands, acknowledges, and agrees that each of the parties hereto has contributed to the drafting of the Stipulation, and no provision shall be construed against any party as being the draftsman thereof. The Stipulation shall therefore be construed without regard to any presumption or other rule requiring construction against the party causing the Stipulation to be drafted. The parties specifically, intentionally, and knowingly waive any right to allege, assert, or claim the benefit of any rule requiring construction against the drafting party.

44. Full Disclosure. The parties each indicate that there has been a complete accurate and current disclosure of all income, assets, and liabilities. Both parties understand and agree that any failure to provide complete disclosure may constitute perjury. The property referred to in this

agreement represents all the property which either party has any interest in or right to, whether legal or equitable, owned in full or in part by either party, separately or by the parties jointly.

45. Attorney's Fees and Costs. Each party should be ordered to assume his or her own costs and attorney's fees incurred in this action.

46. Final Stipulation. The Stipulation is entire and complete and embodies all understandings and agreements between the parties. No prior or contemporaneous oral or written agreements or matters outside of the Stipulation shall have any force or effect. The parties are aware that they have a right to proceed to trial in this matter to present all of their evidence and witnesses but waive this right. The parties are satisfied that the Stipulation is fair and reasonable. There are no questions the parties must ask or unresolved issues that need to be addressed. All issues either party wishes to raise have been incorporated in the stipulation.

THE FOREGOING ORDER IS EFFECTIVE WHEN THE COURT OFFICIAL'S SIGNATURE APPEARS AT THE TOP OF THE FIRST PAGE.

NOTICE TO PARTIES:

Pursuant to Utah Rule of Civil Procedure 7(j), Petitioner's attorney, Ryan S. Ficklin, will submit the foregoing proposed order to the Court for signature upon expiration of seven (7) days from the date of this notice, unless a written objection is filed prior to that time.

CERTIFICATE OF SERVICE

I certify that on October 22, 2026, I transmitted a true and correct copy of the foregoing document via email to the following:

Matthew Olsen
Attorney for Respondent

/s/ Ryan S. Ficklin
Ryan S. Ficklin
Attorney for Petitioner