The Order of the Court is stated below:
Dated: November 05, 2026 10:21:19 AM **/s/** KARA PETTIT
District Court Judge

Lillian M. Reedy, 11476
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IN THE THIRD JUDICIAL DISTRICT COURT
IN AND FOR SALT LAKE COUNTY, STATE OF UTAH

IN RE THE MARRIAGE OF: **GAVIN MARCUS COWLEY,** Petitioner, and **RACHAEL ANN MACKAY,** Respondent.	**DECREE OF DIVORCE** Case No. 254906570 Judge Kara Pettit Commissioner Michelle Blomquist

The Court, having entered its Findings of Fact and Conclusions of Law, and good cause appearing, hereby ORDERS, ADJUDGES, AND DECREES as follows:

1. Petitioner is granted a divorce from Respondent based on Petitioner's Declaration of Jurisdiction and Grounds, the divorce to become final upon entry.

2. **Children.** There are no children of the marriage.

3. **Personal Property.** During the course of the marriage relationship, the parties have acquired certain items of personal property. The parties' property is awarded and divided as follows:

a. **Vehicles.**

i. The Tesla vehicle was sold during the marriage. The proceeds from the sale are awarded to Petitioner (Husband). Petitioner has purchased a replacement vehicle with said proceeds.

ii. The 2024 Kia K5 is awarded to Respondent (Wife), subject to its existing debt. Respondent shall hold Petitioner harmless from all payments and other damages related to the Kia K5 prior to refinance. The Kia K5 is currently financed with Kia Finance with a debt of approximately $15,000 and a monthly payment of approximately $580. Respondent shall refinance the Kia K5 into her sole name within 30 days of entry of this Decree. If the Kia K5 is not refinanced within the stated 30 days, it shall be sold and any equity or any liability shall be solely to the benefit or liability of Respondent. Additional extensions of time to refinance may be granted in writing by Petitioner based on information provided directly from the lender to Petitioner documenting Respondent's progress toward refinancing the loan.

iii. The 2019 Triumph Scrambler 1200 XE motorcycle is awarded to Petitioner (Husband). Petitioner holds a loan on the motorcycle with America First Credit Union in his sole name, which he shall continue to pay.

iv. The Fisker vehicle is awarded to Petitioner (Husband), together with any debt associated therewith.

b. **Bank/Financial Accounts.** The parties have acquired joint and separate bank accounts during the marriage. All joint accounts shall be closed and any remaining balance divided equally between the parties. Each party is awarded his or her own

separate bank account in his or her name. Petitioner is awarded the stocks and savings held in his name, valued at approximately $2,500.

c. **Retirement Accounts.** Each party shall receive the retirement account(s) held in his or her own name. The award of each party's retirement account shall serve as an offset against other assets awarded to that party.

d. **Personal Property.** Each party shall be awarded the personal property and personal items currently in his or her possession. All marital personal property acquired during the marriage has been divided between the parties as currently held. Petitioner acknowledges that Respondent has received personal property including a rare and limited print book collection in the division of marital assets.

e. **Equalization of Property.** Each party's award of property under this Decree equalizes the one-half value of any property awarded to the other party, whether in cash or other property, as of entry of this Decree. No further equalization payments shall be required except as specifically provided herein.

4. **Business.** EHC Tech Solutions is awarded to Petitioner (Husband) with an estimated current value of $0. Petitioner shall be solely responsible for any debts or obligations associated with the business.

5. **Real Property.** The parties have not acquired any real property during the marriage.

6. **Debts.** During the course of the marriage, the parties have acquired certain debts and obligations. Except as otherwise provided below, marital debt shall be paid equally by the parties. The debts are divided as follows:

a. The Discover Card debt in the approximate amount of $3,147.65, held in the name of Petitioner (Gavin Cowley), shall be paid in its entirety by Petitioner.

b. Any other debts incurred after the parties' separation on September 30, 2024, shall belong to the party in whose name the debt was incurred.

c. The parties each warrant that they have not used the identity of the other party to obtain loans or other financial instruments in the other party's name.

7. **Alimony.** Neither party shall be awarded alimony. Both parties forever waive any right to receive alimony from the other.

8. **Taxes.** For the tax year 2024 and all years thereafter, each party shall file federal and state income taxes separately. Each party shall be solely responsible for any amounts owed on his or her respective tax returns and shall each retain any refunds from his or her respective returns.

9. **Attorney's Fees.** Each party shall be responsible for his or her own attorney's fees and costs.

10. **Execution of Documents.** Both parties shall sign and fully execute all documents necessary to implement the provisions of this Decree of Divorce. Should a party fail to execute a required document within 60 days of entry of this Decree, the other party may bring an order to show cause at the expense of the non-compliant party and seek that the Court appoint another person to execute the document pursuant to Rule 70 of the Utah Rules of Civil Procedure. Any document executed pursuant to Rule 70 shall have the same effect as if executed by the non-compliant party. Each party shall attend the statutorily required divorce education courses.

11. **Mediation.** Prior to filing any petition to modify any provision of this Decree of Divorce, the parties shall first attempt to resolve the matter through mediation.

12. **Wife's Name.** Respondent (Wife) shall have the option of restoring her former/maiden name.

******THE COURT'S SIGNATURE APPEARS AT THE TOP OF THE FIRST PAGE******

Presented by:
MEREDITH LAW OFFICE, PC
/s/ Lillian M. Reedy
Lillian M. Reedy
Attorney for Petitioner

APPROVED AS TO FORM:

/s/ Rachael Ann Mackay, signed in person on October 30, 2026 at approximately 11:30 a.m.
Rachael Ann Mackay
Respondent, Pro Se

CERTIFICATE OF SERVICE

I hereby certify that on this 4th day of November, 2026, I caused a true and correct copy of the foregoing DECREE OF DIVORCE to be served on the following as designated via email or U.S. Mail, postage prepaid, addressed as follows:

Via email
Rachael Ann Mackay
1482 Hillside Drive
Saratoga Springs, Utah 84045
ravenbooksandart@gmail.com

MEREDITH LAW OFFICE, PC

/s/ Olivia Rumel
Olivia Rumel
Paralegal for Lillian M. Reedy