Ellen Young
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Address
Ojai, California 93023
City, State, Zip
801-361-8176
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ellenyoung423@gmail.com
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In the District Court of Utah
THIRD Judicial District SALT LAKE County
Court Address 450 SOUTH STATE STREET, P.O. BOX 1860, SALT LAKE CITY, UT, 84114

In the Matter of (select one)	**Divorce Decree**
[x] the Marriage of (for a divorce with or without children, annulment, separate maintenance, or temporary separation case)	264904912 Case Number CHELSEA KOCH Judge RUSSELL MINAS Commissioner (domestic cases)
Ellen Young (name of Petitioner) and Scott Kramer Paulsen (name of Respondent) Other parties (if any)	

The court decrees:

Divorce

1. Ellen Young is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Ellen Young. The divorce will become final upon entry of the divorce decree.

Children (Utah Code 81-6-101(7))

2. **Ellen Young** and **Scott Kramer Paulsen** do not have any children together.

- We do not have any children together who are minors. A minor is a child under 18 who has not been married or otherwise emancipated.
- We are not expecting a child.
- We do not have incapacitated adult children together who are eligible for child support, or, **Ellen Young** is not asking for child support for any adult child who is eligible for child support.

Personal property (Utah Code Title 81, Chapters 1, 4, 6, and 9)

3. All personal property not addressed in the divorce should be divided as the parties have already divided it.

Bank and credit union accounts

4. Bank and credit union accounts will be divided as follows:

a.
Account Number: **9451**
Account Type: **Checking**
Institution Name: **Chase Bank**
Address: **270 Park Avenue, New York, NY 10017**
Date Opened: **N/A**
Balance (US Dollars): **$20,227.33**
Estimated: **no**
Owner: **Ellen Young**
Co-Owner(s): **N/A**
Divide as follows: **Ellen Young should be awarded the entire balance of $20,227.33 from this money.**

b.
Account Number: **5932**
Account Type: **Checking**
Institution Name: **Chase**
Address: **270 Park Avenue, New York, NY 10017**
Date Opened: **N/A**
Balance (US Dollars): **$4,686.32**
Estimated: **no**
Owner: **Scott Kramer Paulsen**
Co-Owner(s): **N/A**
Divide as follows: **Scott Kramer Paulsen should be awarded the entire balance**

of $4,686.32 from this money.

c.
Account Number: **5533**
Account Type: **Savings**
Institution Name: **Chase**
Address: **270 Park Avenue, New York, NY 10017**
Date Opened: **N/A**
Balance (US Dollars): **$6,751.54**
Estimated: **no**
Owner: **Ellen Young**
Co-Owner(s): **N/A**
Divide as follows: **Ellen Young should be awarded the entire balance of $6,751.54 from this money.**

d.
Account Number: **7084**
Account Type: **Savings**
Institution Name: **Chase**
Address: **270 Park Avenue, New York, NY 10017**
Date Opened: **N/A**
Balance (US Dollars): **$1,754.02**
Estimated: **no**
Owner: **Scott Kramer Paulsen**
Co-Owner(s): **N/A**
Divide as follows: **Scott Kramer Paulsen should be awarded the entire balance of $1,754.02 from this money.**

Stock, bond, securities, or money market fund accounts

5. The stock, bond, securities, or money market fund accounts will be divided as follows:

a.
Account Number: **0003**
Account Type: **Personal investment**
Instituition Name: **Robinhood**
Address: **85 Willow Road Menlo Park, CA 94025**
Date Opened: **N/A**
Balance (US Dollars): **$121,123.37**
Estimated: **no**
Owner: **Scott Kramer Paulsen**

Co-Owner(s): **N/A**
Divide as follows: **Scott Kramer Paulsen should be awarded the entire balance of $121,123.37 from this money.**

b.
Account Number: **0493**
Account Type: **Roth IRA**
Instituition Name: **Vanguard**
Address: **100 Vanguard Boulevard, Malvern, PA 19355**
Date Opened: **N/A**
Balance (US Dollars): **$639,250.71**
Estimated: **no**
Owner: **Scott Kramer Paulsen**
Co-Owner(s): **N/A**
Divide as follows: **Scott Kramer Paulsen should be awarded the entire balance of $639,250.71 from this money.**

c.
Account Number: **4036**
Account Type: **Individual Investments**
Instituition Name: **Robinhood**
Address: **85 Willow Road Menlo Park, CA 94025**
Date Opened: **N/A**
Balance (US Dollars): **$17,313.65**
Estimated: **no**
Owner: **Ellen Young**
Co-Owner(s): **N/A**
Divide as follows: **Ellen Young should be awarded the entire balance of $17,313.65 from this money.**

d.
Account Number: **5157**
Account Type: **Health savings account**
Instituition Name: **HealthEquity**
Address: **15 West Scenic Pointe Drive, Suite 100, Draper, UT 84020**
Date Opened: **N/A**
Balance (US Dollars): **$5,528.62**
Estimated: **no**
Owner: **Scott Kramer Paulsen**
Co-Owner(s): **N/A**

Divide as follows: **Scott Kramer Paulsen should be awarded the entire balance of $5,528.62 from this money.**

Life insurance policies owned by Ellen Young

6. The life insurance policies owned by Ellen Young will be divided as follows:

a.
Account Number: **0530**
Account Type: **N/A**
Instituition Name: **New York Life**
Address: **Life Insurance Company of North America 1601 Chestnut Street Philadelphia, PA 19192-2235**
Date Opened: **N/A**
Balance (US Dollars): **$294,000.00**
Estimated: **no**
Owner: **N/A**
Co-Owner(s): **N/A**
Divide as follows: **Scott Kramer Paulsen should be awarded the entire balance of $294,000.00 from this money.**

b.
Account Number: **0540**
Instituition Name: **New York Life**
Address: **Life Insurance Company of North America 1601 Chestnut Street Philadelphia, PA 19192-2235**
Date Opened: **N/A**
Balance (US Dollars): **$294,000.00**
Estimated: **no**
Owner: **N/A**
Divide as follows: **Scott Kramer Paulsen should be awarded the entire balance of $294,000.00 from this money.**

Other financial assets

7. These other financial assets will be divided as follows:

a.
Account Number: **N/A**
Account Type: **N/A**
Instituition Name: **N/A**
Address: **419 e 300 s, Apt 18, Salt Lake City, SLC, Utah 84111 United States**
Balance (US Dollars): **$215,000.00**
Estimated: **no**

Owner: **Scott Paulsen**
Co-Owner(s): **N/A**
Divide as follows: **Scott Kramer Paulsen should be awarded the entire balance of $215,000.00 from this money.**

Debts

8. The parties are not aware of any debts from the marriage. If any debts exist, each debt will be the responsibility of the party who incurred the debt.

Real property

9. The parties acquired the following real property during the marriage:

a.
Description: **House**
Address: **419 e 300 s, Apt 18, Salt Lake City, SLC, Utah 84111 United States**
Tax ID: **16062570180000**
Legal Description: **UNIT 18, IVANHOE APARTMENTS CONDO. 9586-4660 9600-7773**
Date property acquired: **Apr 30, 2015**
Names on title: **Scott Kramer Paulsen**
Original cost: **$235,000**
Current value: **$450,000.00**
Property values estimated: **yes**
Estimation basis for property value: **zillow**
Disposal: **Scott Kramer Paulsen will receive sole ownership of this property.**
i.
Creditor: **Truist Bank, 214 N. Tryon St., Charlotte, North Carolina, 28202**
Names on mortgage: **Scott Paulsen**
Date mortgage acquired: **May 27, 2015**
Mortgage balance: **$125,656.74**
Monthly payment: **$1,018.81**
Mortgage values estimated: **no**
This mortgage will be paid as follows after the divorce: **Scott Kramer Paulsen will pay the entire debt. Scott Kramer Paulsen will provide a copy of the divorce decree to the lender.**

Alimony

10. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

11. The parties have retirement money. The owner of the retirement money Plan Participant must do whatever is necessary for both parties to have full access to information about the pension plan, retirement account, money and benefits. This includes signing any forms needed for release of the information to the other party (Alternate Payee).

12. If the Plan Participant receives any retirement money awarded to the Alternate Payee, the Plan Participant receives that money in a constructive trust for the Alternate Payee. The Plan Participant is ordered to pay the benefit directly to the Alternate Payee within 5 days of its receipt. Information on the pension plans and how they are to be divided is listed below:

a.
Account Number: **2506**
Plan Name: **401(k)**
Plan Administrator: **Vanguard**
Company Name: **Google**
Address: **419 e 300 s apt 18 salt lake city UT**
Date Opened: **Jun 29, 2021**
Plan Value: **$218989.47**
This plan is in the name of: **Scott Kramer Paulsen**
Divide as follows: **The entire account should be awarded to Scott Kramer Paulsen.**

Additional provisions

13. The parties will adhere to the following additional provisions:

a.
Additional Provision: **Both parties are entitled to all their possessions, in exchange for respondent paying petitioner $12k over 6 months in equal monthly payments.**

Duty to sign documents

14. The parties will sign all documents necessary to comply with the divorce decree within 60 days from entry of the decree. If a party fails to sign a document within 60 days, the other party may ask the court to appoint someone to sign the document. (Utah Rule of Civil Procedure 70)

Judge's signature may instead appear at the top of the first page of this document.

November 5, 2026
Date

Signature ▶ A. Chelsea

Judge KOCH

Date

Signature ▶

Commissioner

Approved as to Form.

Other Party Signature ▶

Other Party Name Scott Kramer Paulsen

Certificate of Service

I certify that I filed with the court and am serving a copy of this Divorce Decree on the following people.

a.
Name: **Scott Kramer Paulsen**
Method of service: **Email**
Address: **scottkpaulsen@gmail.com**
Date of Service: **Nov 4, 2026**

11/04/2026
Date

Signature ▶ Ellen Young

Printed Name Ellen Young