The Order of the Court is stated below:
Dated: November 12, 2026 11:27:20 AM **/s/** TODD M SHAUGHNESSY
District Court Judge

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IN THE THIRD DISTRICT COURT, SALT LAKE DEPARTMENT IN AND FOR SALT LAKE COUNTY, STATE OF UTAH	
In the Matter of the Marriage of: PABLO LOSADA and CARRIE LOSADA.	**DECREE OF DIVORCE** **(Tier 4 Domestic Relations Case)** Civil No. 264904931 Judge Todd Shaughnessy Commissioner Joanna Sagers

The above-entitled matter came before the court on Pablo Losada's Petition for Divorce, the parties' Stipulation, and Pablo Losada's Declaration of Jurisdiction and Grounds. Pablo Losada hereinafter will be referred to as "Pablo" and Carrie Losada hereinafter will be referred to as "Carrie." The Court, having entered the Findings of Fact and Conclusions of Law, now orders that the parties are awarded a Decree of Divorce from one another on the grounds of irreconcilable differences and their marriage is hereby dissolved. The Court ORDERS, ADJUDGES, and DECREES:

Jurisdiction and Grounds

1. Both parties are bona fide residents of Salt Lake County, state of Utah, and have been for at least three months immediately prior to filing this action.

2. The parties were married on June 5, 2004, in Lehi, Utah and are currently married. The parties are residing together as of the date of filing but shall be considered separated as of September 9, 2026.

3. The parties have experienced irreconcilable differences that prevent the parties from continuing their marriage.

Child

4. The parties have one minor child born during the parties' marriage: D.J.L., born March 2012.

Child Custody Jurisdiction

5. The parties' minor child currently resides at 13354 S Shaunna Lane, Herriman, Utah 84096. The child has resided at the current address for at least the last 5 years.

6. Utah has jurisdiction to make custody determinations for the child in that Utah is currently the minor child's home state.

Rule 100 Notice

7. Neither party has participated in any other known and pending proceeding concerning the custody of or visitation with the child.

8. Neither party has knowledge of any person who has physical custody of the child or who claims rights of legal custody or physical custody of or parent time with the child except for the parties in this matter.

9. Neither party has knowledge of any pending proceeding that could affect this matter, including proceedings for enforcement and proceedings relating to domestic violence, protective orders, termination of parental rights, and adoptions.

Legal Custody

10. The parties shall be awarded joint legal custody of the minor child pursuant to the Parenting Plan, below.

Physical Custody

11. The parties shall be awarded physical custody of their minor child pursuant to the Parenting Plan, below.

Real Property

12. During the course of the marriage, the parties acquired certain real property located at 13354 S Shaunna Lane, Herriman, Utah 84096.

13. Pablo shall be awarded the home and real property as his sole and exclusive property. Within ninety (90) days of entry of the Decree of Divorce, Pablo shall refinance all outstanding mortgages and other indebtedness secured by the property, remove Carrie from any obligation associated with the property, and pay Carrie $200,000 from the refinance proceeds as her share of the equity in the property.

14. Both parties shall promptly execute all documents reasonably necessary to complete the refinance. As part of the refinance closing, and upon Carrie's receipt of the $200,000 payment and her removal from all mortgage obligations associated with the property,

Carrie shall execute a Quitclaim Deed and any other documents necessary to convey all of her right, title, and interest in the property to Pablo.

15. Both parties shall execute any necessary documents for the effectuation of these real property provisions. In the event either party fails to execute said documents, the other party may submit an ex-parte motion, pursuant to Rule 70 of the Utah Rules of Civil Procedure, and the Court may direct the Clerk of the Court to execute said necessary documents.

Personal Property

16. During the course of the marriage, the parties acquired certain items of personal property.

17. Pablo shall be awarded the 2008 GMC truck, the 2004 Mazda, and the 2003 Blazer, free from any claim of interest by Carrie. Carrie shall be awarded the 2011 Honda Odyssey, free from any claim of interest by Pablo. Each party shall get the title reassigned out of the other's name within 60 days of the entry of the Decree of Divorce.

18. Pablo shall be awarded the 2019 Polaris 850, the 2015 Ace 325, the 2022 Razer, and the flatbed trailer. If Pablo later sells any of these items within two (2) years after the entry of the Decree of Divorce, then he will pay Carrie half of the amount he is paid.

19. The remaining personal property shall be divided as the parties agree. If the parties are unable to agree regarding the division of any item of personal property, they shall

mediate the dispute. If the issue is not resolved through mediation, either party may submit the disputed issue to the Court for resolution.

20. The parties shall assume any debts and obligations related to any property he or she is awarded and shall indemnify and hold the other harmless from the same.

21. All property and all property rights which may be vested in either party as a result of family inheritance, trusts, or similar sources shall be awarded to the party from whose family it came.

Business Interests and Related Assets

22. The parties have acquired no known interest in any businesses during the marriage.

Debts and Obligations

23. The parties have no known outstanding marital debts or obligations.

24. The parties shall each be responsible for the debts in their own names irrespective of when the debt was accrued; this includes, but is not limited to, any and all credit card and financial loan debts.

Financial Assets

25. During the course of the marriage, the parties acquired financial assets, including, but not limited to, joint and separate checking, savings, cryptocurrency, and investment accounts.

26. The parties shall each be awarded all such assets in their own name, free and clear of any claim by the other party. The parties are unaware of any joint accounts in their names.

27. The American First Credit Union is the only joint account between the parties. Pablo shall retain this account in whole, and Carrie shall sign whatever documents necessary to remove herself from that account within thirty (30) days of the entry of the Decree of Divorce.

Non-Military Retirement Accounts, Pensions, and Related Assets

28. Pablo's FedEx Freight 401(k) plan shall be divided by Qualified Domestic Relations Order ("QDRO"), with Carrie receiving $150,000 and Pablo receiving the remaining balance. The $150,000 awarded to Carrie shall be adjusted for any investment gains or losses attributable to that amount from the date of entry of the Decree of Divorce through the date of distribution. The parties shall equally share the cost of preparing the QDRO. The parties shall cooperate in the preparation and submission of the QDRO and shall execute all documents necessary to effectuate the division. The QDRO shall be prepared and submitted to the plan administrator for approval within sixty (60) days of entry of the Decree of Divorce.

29. Each party shall be awarded any pensions they have in their own name free and clear of any claim by the other party.

Taxes

30. The parties shall be entitled to claim the parties' minor child's child tax credits for the purposes of filing federal and state income tax returns on alternate years, with Pablo claiming said child in odd years and with Carrie claiming said child in even years. The parties shall each execute any necessary tax forms to enable the other to claim said child tax credits.

31. In the event the parties file a joint federal or state income tax return for tax year 2026, any refund received shall be divided equally between the parties. Any tax liability due with the filing of a joint 2026 income tax return shall likewise be divided equally between the parties.

32. If any federal, state, or local taxing authority subsequently assesses additional taxes, interest, penalties, or other amounts relating to a joint income tax return filed by the parties, responsibility for the assessment shall be allocated to the party whose income, deduction, omission, or other conduct gave rise to the assessment. To the extent an assessment is attributable to the parties jointly or cannot reasonably be attributed to either party individually, the parties shall be equally responsible for the assessment. Each party shall cooperate in connection with any audit, amended return, or other proceeding concerning a joint tax return filed during the marriage.

Alimony

33. Each party is fully capable of supporting himself or herself and therefore, neither party shall be awarded alimony at any time, and shall forever waive any such claim.

Child Support

34. Pablo is employed at FedEx, earns $37.27 per hour, works 40 hours per week, and therefore grosses $6,460 per month.

35. Carrie is employed at American Airlines, earns $38.95 per hour, works 40 hours per week, and therefore grosses $6,751 per month.

36. Carrie shall pay child support to commence in September 2026, the month of the parties' separation.

37. Using a joint custody worksheet, with Pablo having 182 overnights and Carrie having 183 overnights, Carrie shall be ordered to pay $2 per month for the support of the parties' minor child.

38. The support of the minor child shall continue until said child becomes 18 years of age or graduates from high school during the child's normal and expected year of graduation, whichever occurs later.

39. All non-garnished monthly payments of child support, maintenance or alimony provided in the final Decree shall be due on the first day of each month.

40. On or before the first (1st) of each calendar month, the paying parent shall pay the monthly child support amount directly to the other parent in a manner designated by Pablo.

Health Care Coverage and Medical Costs

41. For purposes of the Decree of Divorce, "health insurance" means insurance providing: (a) a health care benefit; or (b) payment of an incurred health care expense.

42. The parties shall be ordered to provide health care coverage for the medical expenses of the child if health insurance is available at a reasonable cost.

43. The parties may agree as to which parent's health insurance plan is primary and which is secondary if, at any time, the child is covered by both plans.

44. If a parent remarries and the child is not covered by that parent's plan but is covered by a stepparent's plan, the stepparent's plan 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.

45. The parties shall share equally the out-of-pocket cost of the premium actually paid by a parent for the child's portion of health insurance unless both parties carry their own insurance for the minor child; then they shall each pay the cost of their own.

46. The parties shall share equally all reasonable and necessary uninsured and unreimbursed medical and dental expenses incurred for the child, including co-payments, co-insurance, and deductibles.

47. The child's portion of the premium shall be calculated by dividing the premium amount by the number of individuals covered under the policy, with the resulting quotient equaling the child's portion.

48. The parent maintaining health insurance shall: provide written verification of coverage to the other parent (or the Office of Recovery Services, if applicable) upon initial enrollment and annually by January 2; notify the other parent (or ORS) of any change in insurance carrier, premium, or benefits within 30 days of becoming aware of the change; provide written verification of the cost and payment of any medical expenses incurred for the child within 30 days of payment. A parent who fails to comply with this provision may be denied credit or reimbursement for the medical expenses incurred.

49. If health care coverage for the benefit of the minor child is available to both parties at a reasonable cost, the parties shall be free to choose either available plan on which to enroll the minor child.

50. Each party shall maintain the child on their available health insurance plan for as long as permitted by law and by the terms of the policy, including after the child reaches the age

of eighteen, so long as the child remains eligible for dependent coverage. The parties shall cooperate in providing any documentation or authorizations necessary to ensure continuous health insurance coverage for the child.

Personal Conduct

51. Both parties shall be restrained from bothering, harassing, annoying, threatening, or harming the other at the other's place of residence, employment, or any other place. Both parties shall be civil and respectful in their communications with one another.

Attorney's Fees

52. Each party shall assume his/her own attorney's fees and costs incurred in prosecuting this action.

PARENTING PLAN

The parties submit this Parenting Plan with the genuine belief that it is in the child's best interest. The terms and conditions of the legal custody and physical custody of the parties' shared child is set forth herein.

53. **Legal Custody:** The parties shall exercise joint legal custody of the minor child. The parent with whom the child is then located shall make day-to-day decisions involving the child and shall make emergency decisions affecting the health or safety of the child. Significant legal decisions including without limitation health, education, and religious upbringing shall be discussed in advance in attempt to reach an agreement.

54. **Physical Custody:** The parties shall exercise joint and equal physical custody of the minor child. The parties' parent-time shall be as the parties agree or pursuant to Utah Code Ann. § 81-9-305. Pablo's home shall be designated as the primary residence of the child.

55. **Holidays**: The parties shall exercise holiday parent time as they agree or pursuant to Utah Code Ann. § 81-9-302, with Pablo being designated as the custodial parent and Carrie designated as the non-custodial parent solely for the holiday parent time schedule.

56. **Summer/Extended Parent Time:** Summer parent time shall occur as the parties agree, or if they cannot agree, the parties shall split the summer parent-time pursuant to regular weekly sharing of time with the child, and there shall be no extended parent time, except that each party shall be entitled to two (2) weeks of uninterrupted parent time at their discretion to be decided and communicated in writing by May 1st, with Pablo's designation having priority in even years and with Carrie's designation having priority in odd years.

57. **Transportation:** Unless otherwise specified herein, parent-time exchanges shall occur as agreed upon by the parties, or by pick-up or drop-off at school, and curbside at 9:00 AM when school is not in session. The party beginning his or her parent time shall pick up the child. The parties shall cooperate and remain flexible regarding pick-up and delivery times, keeping in mind the importance of punctuality. If a parent is unavailable to transport the child, they may designate a suitable individual for the task. However, they must inform the other parent of this person's name and contact information.

58. **Education Plan:** The child shall remain in their current schools and feeder schools, if possible. If the child is no longer able to remain in their current schools and feeder

schools, Pablo's home shall be designated as the primary residence of the child for purposes of identifying the appropriate school. The parties shall follow the Legal Custody provision above to make education decisions for the child if the parents cannot agree. Both parents shall have access to the child during school. Both parents have authority to check the child out of school.

59. **Education Expenses:** In addition to any child support obligation, both parties shall be equally responsible for all of the child's education-related expenses. Said expenses include, but are not limited to, enrollment fees, school clothing, school supplies, any tutoring-related expenses, field trip expenses, school lunches, and any school-related activities.

60. **Communication/Exchange of Information:** The child shall not be requested to carry messages between the parents. The parties shall communicate with each other via text or email, and by telephone when necessary.

61. **Extracurricular Activities and Sports:** The parties shall encourage and support the child's participation in extracurricular activities and sports. The parties shall enroll the child in a reasonable number of activities and shall not purposefully try to supplant parent time with activities. The parties shall attempt to allow participation in activities in which the child expresses a desire to participate.

62. The parties shall equally share the cost of any activities or equipment costs that are incurred for an activity in which a child is registered.

63. **Out-of-State Travel:** If either party wishes to take the minor child outside the State of Utah, they shall, if possible, inform the other party 30 days in advance. Additionally, they shall provide the travel itinerary and arrange for maintaining reasonable contact during the

trip. Both parties shall cooperate in obtaining a passport and signing any necessary documentation for the minor child if required for travel.

64. **Maintaining Contact:** Regardless of which parent the child is with at any given time, each parent shall make an effort to have the child contact the other parent as frequently as is reasonably requested or as desired by the child.

65. **Relocation:** If either party intends to relocate, the parties shall follow the process outlined in Utah Code Ann. § 81-9-209.

66. **Disparaging Remarks:** Each of the parties shall refrain from communicating with or about the other in demeaning, disparaging or disrespectful terms and shall prevent third parties, and the child from doing so as well.

67. **Restraints Regarding Firearms**: The parties shall ensure that the child is not allowed access to firearms without appropriate supervision. The parties shall ensure that all firearms in the parties' residences are secured in a safe and not accessible to any child.

68. **Car Insurance and Cell Phone Costs**: The parties shall communicate and mutually agree regarding the minor child's cell phone and automobile insurance until the child reaches age eighteen (18). The parties shall share the costs of the child's cell phone service and the portion of automobile insurance that belongs to the child. The parent maintaining that account or policy will make the initial payment and provide the other parent with a copy of the bill, and the other parent shall reimburse 50% within thirty (30) days.

69. **Incorporation of Advisory Guidelines:**

a) The parties shall make every reasonable effort to agree on a parent-time schedule, as a mutually agreed schedule is preferable to a court-imposed solution. The parent-time schedule shall maximize the continuity and stability of the child's life.

b) Each parent shall give special consideration to making the child available to attend family functions including funerals, weddings, family reunions, religious holidays, important ceremonies, and other significant events in the life of the child or in the life of either parent, even when such events inadvertently conflict with the parent-time schedule.

c) Parent-time may be altered by agreement or court order to reasonably accommodate the work schedules of the parties or the distance between them, provided that such alterations do not diminish the minimum standardized parent-time.

d) Neither parent shall withhold parent-time or child support as a penalty for the other parent's failure to comply with an order.

e) Each of the parents shall be entitled to attend and participate fully in all significant school, social, sports, and community functions in which the child is participating or being honored.

f) Each parent shall have direct access to all school and medical records, and each parent shall immediately notify the other of any medical emergency involving the child.

g) Each parent shall provide the other with their current address, telephone number, email address, and any virtual parent-time access information within 24 hours of a change.

h) The child shall have the right to reasonable, uncensored communication with both parents, including mail privileges and virtual parent-time when equipment is reasonably available.

i) For emergency purposes, whenever the child travels with a parent, that parent shall provide to the other parent an itinerary of travel dates, destinations, places where the child or parent can be reached, and the contact information of a knowledgeable third person.

j) Both parents shall be listed as "emergency contacts" for medical emergencies with any school, daycare, or any other such providers.

k) The parties shall refrain from using any form of corporal punishment.

l) Neither party shall enroll the child in services such as counseling without first notifying the other parent of the need for such a service and involving the other parent in choosing the professional who shall see the child. If a party makes the first contact with such a professional, they shall provide that person with the name, address, and telephone number of the other parent.

m) Both parties shall refrain from involving the child in "divorce issues." Such issues include, but are not limited to, parent time disagreements; discussions about child support or financial hardships brought about by divorce;

differences of opinion on how money is spent; discussions about court and legal matters; contents of legal papers; seeking information regarding what occurs in one another's homes (other than general conversation); and involving the child as a "messenger" between the parties.

70. **Special Concerns:**

a) Both parents shall follow the guidance and recommendations of qualified healthcare professionals regarding all aspects of the child's medical care. They shall comply with prescribed treatments, therapies, and interventions, and make medical decisions based on professional recommendations. Both parents shall actively support and cooperate in carrying out the child's treatment plan to promote the child's health and well-being.

b) Neither parent shall yell, scream, or use aggressive or demeaning language toward the child.

c) Each parent shall ensure that the child completes all assigned homework and school-related responsibilities during that parent's custodial time.

71. **Resolving Disputes:** When disputes occur, the parties shall attempt to resolve those disputes before resorting to any other process and meet with experts in the areas of disagreement, as necessary.

72. **Violation of Parenting Plan:** If either parent fails to comply with a provision of this Parenting Plan, the other parent's obligations under the Parenting Plan or final Decree of Divorce shall not be affected.

END OF PARENTING PLAN

Other

73. Carrie shall be restored to the use of her former name, Carrie Gregerson, if and when she so desires.

74. Each party shall waive any and all rights or claims that they now have or may in the future have against the estate of the other party, except that either party may choose to name the other as a beneficiary in a valid Last Will and Testament executed after the entry of the Decree of Divorce in this matter.

75. If any provision of the Decree of Divorce or the application thereof is held invalid, the invalidity shall not affect other provisions or applications of the Decree of Divorce.

76. Each party shall be ordered to execute and deliver to the other such documents as are required to implement the provisions of the Decree of Divorce entered by the Court.

77. The Decree of Divorce entered by the Court shall be deemed as a joint work product of both parties. It shall not be construed against either party based on authorship, and any rule of construction favoring the non-drafter shall not apply.

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

****SIGNATURE OF COURT AT TOP****

NOTICE

PLEASE TAKE NOTICE that above and foregoing DECREE will be submitted to the District Court for signature, upon the expiration of (7) seven days from the date of this Notice, unless written objection is filed prior to that time, pursuant to Utah R. Civ. P. 7, plus (7) days for mailing, if applicable.

APPROVED AS TO FORM:

/s/ @
Electronically signed with permission from
Carrie Losada

CERTIFICATE OF SERVICE

I hereby certify that I caused to be served, via U.S. Mail a true and correct copy of the foregoing *Decree of Divorce* on this 22nd day of October 2026, to the following:

Carrie Losada
14424 S Firgrove Way
Herriman, Utah 84096

/s/ Melissa Ziemski