Jay Aaron Sorensen
Name
13758 South Buckeye View Way
Address
Riverton, Utah 84096
City, State, Zip
801-502-8716
Phone
jaysorensen7@gmail.com
Email

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)	264905147 Case Number Adam Mow Judge Joanna Sagers Commissioner (domestic cases)
Jay Aaron Sorensen (name of Petitioner) and Dorothy Mackenzie Sorensen (name of Respondent) Other parties (if any)	

The court decrees:

Divorce

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

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

2. **Jay Aaron Sorensen** and **Dorothy Mackenzie Sorensen** are the legal parents of the following children (Utah Code 81-5-102 et seq.)

a. Any unborn child listed is expected to be born within 300 days of the entry of the decree.

Minor Children

NPS born 09/2018, CHS born 04/2020

Children – Jurisdiction over custody and parent-time issues (Utah Code 81-11-101, 81-11-201, and 81-11-208)

3. Utah has jurisdiction over the custody and parent-time issues in this case because:

4. During the last five years, the minor children have lived at the following places and with the following people:

a.
Child: **NPS born 09/2018**
i.
Move-out Date: **This is the child's current address**
Move-in Date: **Aug 14, 2026**
Address: **28W516 Leverenz Rd, Naperville, Illinois 60564 United States**
(1).
Caretaker at this address: **Dorothy Mackenzie Sorensen**
Caretaker current address: **28W516 Leverenz Rd, Naperville, Illinois 60564 United States**

ii.
Move-out Date: **Aug 14, 2026**
Move-in Date: **Jul 29, 2019**
Address: **13758 South Buckeye View Way, Riverton, Utah 84096 United States**
(1).
Caretaker at this address: **Jay Aaron Sorensen**
Caretaker current address: **13758 South Buckeye View Way, Riverton, Utah 84096 United States**

(2).
Caretaker at this address: **Dorothy Mackenzie Sorensen**
Caretaker current address: **28W516 Leverenz Rd, Naperville, Illinois 60564 United States**

b.
Child: **CHS born 04/2020**
i.
Move-out Date: **This is the child's current address**
Move-in Date: **Aug 14, 2026**
Address: **28W516 Leverenz Rd, Naperville, Illinois 60564 United States**
(1).
Caretaker at this address: **Dorothy Mackenzie Sorensen**
Caretaker current address: **28W516 Leverenz Rd, Naperville, Illinois 60564 United States**

ii.
Move-out Date: **Aug 14, 2026**
Move-in Date: **Apr 8, 2020**
Address: **13758 South Buckeye View Way, Riverton, Utah 84096 United States**
(1).
Caretaker at this address: **Jay Aaron Sorensen**
Caretaker current address: **13758 South Buckeye View Way, Riverton, Utah 84096 United States**

(2).
Caretaker at this address: **Dorothy Mackenzie Sorensen**
Caretaker current address: **28W516 Leverenz Rd, Naperville, Illinois 60564 United States**

Children – Other court proceedings

(Utah Rule of Civil Procedure 100; Utah Uniform Child Custody Jurisdiction and Enforcement Act, UCCJEA, Utah Code 81-11-101 et seq.; Utah Uniform Interstate Family support Act, UIFSA, Utah Code 81-8-102 et seq.)

I say the following:

5. There are no custody, child support, or parent-time cases about **Jay Aaron Sorensen** and **Dorothy Mackenzie Sorensen**'s minor children in any court or government agency. This includes filed, pending, and completed cases.

6. **Jay Aaron Sorensen** and **Dorothy Mackenzie Sorensen** have physical custody of our child(ren), and are the only people who have custody, child support, and parent-time rights to our child(ren).

PARENTING PLAN

This Parenting Plan is being filed in good faith.

This parenting plan is agreed to by **Jay Aaron Sorensen** and **Dorothy Mackenzie Sorensen**.

Children - custody

(Utah Code Title 81, Chapter 9, Part 3)

7. It is in the children's best interest that the parties be awarded Joint Legal and Joint Physical Custody. **Jay Aaron Sorensen** is filing this Parenting Plan and verifies the plan is filed in good faith.

8. The children should reside in **Jay Aaron Sorensen**'s home **182** overnights each year and in **Dorothy Mackenzie Sorensen**'s home **183** overnights each year.

9. The parents will follow a custom parent-time schedule:

a. **The parties intend to share substantially equal parenting time and responsibility for the children, with the goal that each parent exercise approximately fifty percent (50%) of the children's parenting time over the course of each calendar year. The parties acknowledge that, because of their respective work schedules, employment-related travel, geographic distance, and the practical needs of the children, parenting time may not be divided equally during every individual week or month. The children shall remain enrolled in and attend their established schools and shall, to the greatest extent reasonably possible, maintain their normal school, extracurricular, social, and daily routines. The parenting schedule shall be structured to minimize unnecessary travel or disruption to the children. To facilitate the parties' substantially equal participation in the children's day-to-day lives without requiring the children to regularly travel between states, either parent may exercise parenting time at the residence where the children are then living or primarily residing. During such periods, that parent may temporarily occupy the residence for the purpose of caring for the children and participating in their ordinary daily activities, including school attendance, homework, extracurricular activities, medical appointments, meals, transportation, and other routine parental responsibilities. The parties anticipate that parenting time may occur in extended blocks and may vary substantially in duration from month to month. A parent may exercise more or less than one-half of the parenting time during a particular month, including extended consecutive periods, because of work obligations, employment-related travel, school schedules, holidays, family events, or other reasonable circumstances. Such**

variations shall not, by themselves, constitute a waiver or permanent modification of either parent's right to substantially equal parenting time. The parents shall communicate and coordinate their anticipated parenting schedules with one another in good faith and as far in advance as reasonably practicable. Changes necessitated by work travel, emergencies, or other unforeseen circumstances shall be communicated to the other parent as soon as reasonably practicable. Because both parents' employment may require travel, the parties shall make reasonable efforts to coordinate their respective work schedules so that, whenever practicable, one parent is available to personally care for the children. The parties intend that this arrangement allow each parent reasonable flexibility to meet employment obligations while maintaining continuity of care for the children and preserving each parent's meaningful involvement in the children's lives. Neither parent shall unreasonably withhold agreement to reasonable scheduling adjustments requested by the other parent. The parties shall cooperate in exchanging parenting time when necessary and may mutually agree, in writing, including by text message, email, or other written electronic communication, to temporarily modify the schedule without requiring modification of the Divorce Decree. Temporary deviations, exchanges, additional parenting time, reductions in parenting time, or extended consecutive parenting periods agreed upon by the parties shall not establish a new permanent parenting schedule or constitute a modification of the parties' substantially equal parenting arrangement unless the parties expressly agree otherwise in writing or the Court orders otherwise. Temporary Occupancy of Residences When either parent temporarily occupies a residence for the purpose of exercising parenting time with the children, such occupancy shall be solely for the purpose of facilitating parenting time, continuity of care, and the children's established routines. Temporary occupancy under this provision shall not, by itself, create or enlarge any ownership interest, tenancy, leasehold interest, right of exclusive possession, homestead right, or other possessory interest in the residence beyond any property rights the occupying parent otherwise independently holds. Nothing in this provision shall modify, waive, transfer, or diminish either party's existing ownership interest or other legal interest in any residence or real property. Temporary occupancy for parenting purposes shall not be construed as establishing a landlord-tenant relationship between the parties, nor shall the length or frequency of such occupancy, standing alone, create any additional property right or claim to possession. Each parent shall exercise reasonable care while occupying a residence under this provision and shall respect the property, privacy, personal belongings, and reasonable household rules of the other parent, provided that such rules do not

unreasonably interfere with the occupying parent's ability to care for and exercise parenting time with the children. The parties shall place the children's best interests, educational needs, established routines, and reasonable activities ahead of strict adherence to an equal monthly division of parenting time. The intent of this provision is to provide both parents with substantially equal and meaningful participation in the children's upbringing while maintaining stability and continuity for the children.

Parent-time for special occasions

10. The parents will follow the schedule for special occasions below. If there is more than one child and the children's school schedules vary for purpose of a holiday, at the option of the parent exercising the holiday or the parent's half of the holiday, the children may remain together for the holiday period beginning the first evening that all children's schools are let out for the holiday and ending the evening before any child returns to school. (Utah Code 81-9-302, 303).

Holiday	Period	Jay Aaron Sorensen	Dorothy Mackenzie Sorensen
Dr. Martin Luther King Jr. Day	(1) Holiday begins: (a) at the time that school is dismissed for Dr. Martin Luther King Jr. Day; or (b) Friday at 5:30 p.m. at the election of the parent granted the holiday. (2) Holiday ends at 8:30 p.m. on Dr. Martin Luther King Jr. Day.	Odd years	Even years
Presidents' Day	(1) Holiday begins: (a) at the time that school is dismissed for Presidents' Day; or (b) Friday at 5:30 p.m. at the election of the parent granted the holiday. (2) Holiday ends at 8:30 p.m. on the day before school resumes.	Even years	Odd years
Spring Break	(1) Holiday begins at: (a) the time that school is dismissed for spring break; or (b) 5:30 p.m. on the day that school dismisses for spring break at the election of the parent granted the holiday. (2) Holiday ends at 8:30 p.m. on the day before school resumes.	Odd years	Even years
Memorial Day	(1) Holiday begins: (a) at the time that school is dismissed for Memorial Day; or (b) Friday at 5:30 p.m. at the election of the parent granted the holiday. (2) Holiday ends at 8:30 p.m. on Memorial Day.	Even years	Odd years
Mother's Day	(1) Holiday begins at 5:30 p.m. on the day before Mother's Day. (2) Holiday ends on Mother's Day at 8:30 p.m..	All years if Jay Aaron Sorensen is the mother or other parent granted Mother's Day in the order.	All years if Dorothy Mackenzie Sorensen is the mother or other parent granted Mother's Day in the order.
Father's Day	(1) Holiday begins at 5:30 p.m. on the day before Father's Day. (2) Holiday ends on Father's Day at 8:30 p.m..	All years if Jay Aaron Sorensen	All years if Dorothy

Holiday	Period	Jay Aaron Sorensen	Dorothy Mackenzie Sorensen
		is the father or other parent granted Father's Day in the order.	Mackenzie Sorensen is the father or other parent granted Father's Day in the order.
Juneteenth National Freedom Day	(1) Holiday begins at: (a) 5:30 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) 8 a.m. on Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is Father's Day. (2) Holiday ends at 8:30 p.m. on the day following Juneteenth National Freedom Day.	Even years	Odd years
Independence Day	(1) Holiday begins on July 3rd at 5:30 p.m. (2) Holiday ends on July 5th at 8:30 p.m.	Odd years	Even years
Pioneer Day	(1) Holiday begins on July 23rd at 5:30 p.m. (2) Holiday ends on July 25th at 8:30 p.m.	Even years	Odd years
Labor Day	(1) Holiday begins: (a) at the time that school is dismissed for Labor Day; or (b) Friday at 5:30 p.m. at the election of the parent granted the holiday. (2) Holiday ends at 8:30 p.m. on Labor Day.	Odd years	Even years
Fall Break	(1) Holiday begins at: (a) the time that school is dismissed for fall break; or (b) 5:30 p.m. on the day school is dismissed for fall break at the election of the parent granted the holiday. (2) Holiday ends at 8:30 p.m. on the day before school resumes.	Odd years	Even years
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 3 p.m. if there is no school. (2) Holiday ends at 8:30 p.m. on the same day the holiday begins.	Even years	Odd years
Thanksgiving	(1) Holiday begins at: (a) the time that school is dismissed for Thanksgiving; or (b) 5:30 p.m. on the day that school dismisses for Thanksgiving at the election of the parent granted the holiday. (2) Holiday ends at 8:30 p.m. on the day before school resumes.	Even years	Odd years
Winter Break (First Half)	(1) Holiday begins at: (a) the time that school dismisses for winter break; or (b) 5:30 p.m. on the day that school dismisses for winter break at the election of the parent granted the holiday. (2) Holiday ends on December 27th at 8:30 p.m.	Odd years	Even years
Winter Break (Second Half)	(1) Holiday begins on December 27th at 8:30 p.m. (2) Holiday ends at 8:30 p.m. on the day before school resumes after the winter break.	Even years	Odd years
Day of Minor Child's Birthday	(1) Holiday begins at 3 p.m. (2) Holiday ends at 8:30 p.m.	Even years	Odd years
Day Before or After Minor Child's Birthday	(1) Holiday begins at 3 p.m. (2) Holiday ends at 8:30 p.m.	Odd years	Even years

Parent-time transfers

11. Pick-up and drop-off ("transfers") of the children for parent-time will be as described below:

The parties will make arrangements for pick up, delivery and return of the children prior to each scheduled parent-time.

Curbside transfers

12. There will not be curbside transfers. The parent/person dropping-off or picking-up a child may accompany the children to the other parent/person when parent-time transfers are made.

Decision-making

13. Each parent will make day-to-day decisions for the children during the time they are caring for the children. Either parent may make emergency decisions affecting the health or safety of the children. A parent who makes an emergency decision must share the decision with the other parent as soon as reasonably possible.

Joint decision-making. The parents will share responsibility for making major decisions about the children. If there is a disagreement, the parents will resolve the dispute as provided in the Resolving disputes section below.

Education plan

14. The school the children will attend is based on **Dorothy Mackenzie Sorensen**'s home residence.

15. Jay Aaron Sorensen and Dorothy Mackenzie Sorensen has authority to check the children out of school. Jay Aaron Sorensen and Dorothy Mackenzie Sorensen has access to the children during school. If the parents cannot agree, education decisions will be made by Dorothy Mackenzie Sorensen.

Communication with each other

16. Parents will communicate with each other by any method.

Communication with the children

17. The parents agree they will:

- provide age-appropriate help to the children to communicate with the other parent.
- give the children privacy during their communication with the other parent. The parents will not interfere with or monitor communication between the children and the other parent.

18. Parents and children may communicate with each other whenever the children choose.

- By any method

Records and information sharing

19. Both parents will have access to records and the ability to consult with providers regarding education, child care, and health care.

Travel by the children

20. During their parent-time, the parent may consent for the children to travel with a sports team, religious group, school group, relatives, friends, by themselves, or with others.

21. If the children will be travelling for more than **2** days, the parent arranging the travel will notify the other parent at least **14** days in advance. That parent will give the other parent the travel schedule, locations and phone numbers at least **7** days in advance. In case of emergency, the parent will provide as much notice as possible.

Child care

22. A child care provider for our children must be:

A licensed child care provider.

Relocation of a parent

23. Neither parent may relocate with the minor children more than **30** miles from their current residence without a written agreement signed by the parties or further court order.

24. If either parent lives 150 miles or more away from the other or the parents live in separate countries, costs for the children's travel expenses for parent-time will be shared equally.

25. If a parent has been found in contempt for not being current on all support obligations, and they do not have primary physical care of the child, they will be responsible for the child's related travel expenses.

26. Reimbursement for the child's travel expenses must be made within 30 days of receipt of documents detailing those expenses.

Resolving disputes

27. If the parents need to resolve a dispute regarding the children, they will discuss the issues in good faith and try to reach an agreement based on what is best for their children. If the parents are unable to agree, they will go to the following before bringing

the issue to the court:

a. **Counseling**

Changing the plan

This plan remains in effect until changed. A change comes from a modification of a court order.

28. A joint physical custody arrangement may result in denial of cash assistance under the Employment Support Act, Title 35A, Chapter 3, of the Utah Code.

END OF PARENTING PLAN

Income: Petitioner (Jay Aaron Sorensen) (Utah Code 81-6-203)

29. **Jay Aaron Sorensen's** gross monthly income for child support purposes is **$13450**. **Jay Aaron Sorensen** receives the following gross monthly income:

a. **Jay Aaron Sorensen** is employed at **Job EPC**. **Jay Aaron Sorensen** earns **$12750** gross (pre-tax) monthly income working a 40-hour a week job or less.

b. **Jay Aaron Sorensen** has the following income from any of these sources:

Source: Rental income, Monthly amount: $700.00

30. The adjusted gross monthly income for **Jay Aaron Sorensen** is **$13450**.

Income: Respondent (Dorothy Mackenzie Sorensen) (Utah Code 81-6-203)

31. **Dorothy Mackenzie Sorensen's** gross monthly income for child support purposes is **$16483. Dorothy Mackenzie Sorensen** receives the following gross monthly income:

a. **Dorothy Mackenzie Sorensen** is employed at **Rio Tinto**. **Dorothy Mackenzie Sorensen** earns **$16483.33** gross (pre-tax) monthly income working a 40-hour a week job or less.

32. The adjusted gross monthly income for **Dorothy Mackenzie Sorensen** is **$16483**.

Child support (Utah Code Title 81, Chapter 6, Parts 1 and 2)

33. **Jay Aaron Sorensen** believes the guideline amount for child support is unjust, inappropriate, or not in the best interest of our children for the following reasons:

The reason(s) for deviation are absence of need of the parent to receive child support.

34. It is in the best interest of the parties' children that neither party be ordered to pay child support to the other. This deviates from the Utah Uniform Child Support Guidelines.

a. Unless the Court orders otherwise, support for each child ends when:

- a child turns 18 or has graduated from high school during the child's normal and expected year of graduation, whichever occurs later, or
- a child dies, marries, becomes a member of the United States armed forces, or is emancipated (Utah Code 78A-6-801).

35. Once a child is no longer eligible to receive child support, the support amount for the eligible children should be recalculated using the child support worksheet (Utah Code Title 81, Chapter 6, Parts 1 and 2). The parties may not divide the base child support award by the number of children and subtract that amount from the prior child support amount.

36. Child support will be paid as follows:

Check or direct deposit into designated bank account.

37. The issue of past-due child support may be decided by future court or administrative action.

38. **Jay Aaron Sorensen** and **Dorothy Mackenzie Sorensen** will each pay half of any ORS fee.

a. If a fee is withheld from payments to **Jay Aaron Sorensen**, **Dorothy Mackenzie Sorensen** will reimburse **Jay Aaron Sorensen** for half the fee.

39. The parties must notify each other within 30 days of any change in their income.

40. The Office of Recovery Services (https://ors.utah.gov/) provides services to individuals who are seeking assistance in the collection or enforcement of child support orders.

Dependent children for tax purposes

41. The parents may claim the parties' children as dependents/exemptions for tax purposes as follows:

42. **Jay Aaron Sorensen** may claim the parties' children as dependents/exemptions for tax purposes in odd numbered years. **Dorothy Mackenzie Sorensen** may claim the parties' children as dependents/exemptions for tax purposes in even numbered years.

Child health care (Utah Code 81-6-208)

43. The parties must provide health care coverage for the medical expenses of the dependent children. Heath care coverage means coverage under which medical services are provided to a dependent child through: fee for service, a health maintenance organization, a preferred provider organization, any other type of private health insurance, or public health care coverage. Utah Code 81-6-101(14),

44. Both parents must maintain medical, hospital, and dental care insurance for the dependent children if it is available at reasonable cost. If medical insurance is not available at reasonable cost then both parents must ensure the children have health care coverage. This may require applying for public health care coverage, such as CHIP or Medicaid.

a. If, at any time, a dependent child is covered by the medical, hospital, or dental insurance plans of both parents, the coverage will be as follows:

- **Dorothy Mackenzie Sorensen's** insurance will be primary coverage.
- **Jay Aaron Sorensen's** insurance will be secondary coverage.

b. If a parent remarries and that parent's dependent child is not covered by that parent's health, hospital, or dental insurance plan but is covered by a step-parent's plan, the coverage will be as follows:

- **Dorothy Mackenzie Sorensen's** spouse's insurance will be primary coverage.
- **Jay Aaron Sorensen's** spouse's insurance will be secondary coverage.

c. Both parties will equally share the out-of-pocket costs of the insurance premiums.

d. Both parties will equally share all uninsured and unreimbursed medical and dental expenses that are reasonable and necessary. This includes deductibles, co-insurance, and co-payments paid by a party for the dependent children.

e. The party who pays health care expenses must provide the other party written verification of the cost and payment within 30 days.

f. If a party does not follow this order and provide written verification, they may not be able to receive credit for health care expenses or recover the other party's share of the expenses.

g. On or before January 2 of each year, the party ordered to maintain coverage must provide verification of coverage to the other party, and ORS, if they are involved.

h. If there is any change in coverage, within 30 days of the change the party ordered to maintain coverage must notify the other party and ORS, if they are involved.

Child care expenses (Utah Code 81-6-209)

45. Both parties will equally share all reasonable work, career, or occupational training-related child care expenses.

a. The party who pays child care expenses must provide the other party written verification of the cost and identity of the child care provider. This must be done when a provider is first hired, and any time the other party asks for the information. The party incurring or paying child care expenses must notify the other party of any

change of a child care provider or monthly expense. This must be done within 30 calendar days of the change.

b. The party not directly paying for child care must pay their share of child care expenses as soon as they receive verification of the expenses.

c. If a party does **not** follow the order and provide written verification, they may not receive credit for work, career, or occupational training-related child care expenses or recover the other party's share of the expenses.

Public assistance statement – Office of Recovery Services (ORS) (Utah Code 81-6-106(2)-(3))

46. Neither party has received or is receiving public assistance from the State of Utah.

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

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

Vehicles

48. Vehicles will be divided as follows:

a.
Year: **2018**
Make: **Honda**
Model: **Odassy**
VIN: **N/A**
Owner (before divorce): **Jay Sorensen Mackenzie Sorensen**
Current value: **$9,400.00**
Amounts Estimated: **yes**
Basis of Estimation: **Carmax quote**
Ownership After Divorce: **Jay Aaron Sorensen**
Loan: **N/A**

b.
Year: **2023**
Make: **Ford**
Model: **F-150 Lightening**
VIN: **N/A**
Owner (before divorce): **Dorothy Mackenzie Sorensen**
Current value: **$39,240.00**
Amounts Estimated: **yes**
Basis of Estimation: **Kelly Blue Book**

Ownership After Divorce: **Dorothy Mackenzie Sorensen**

I.

Lender: **Ford Motor Co**
Address: **1 American Rd, Dearborn, MI 48126**
Date Acquired: **N/A**
Amount Owed: **$40,956.85**
Amounts Estimated: **no**
Monthly Payment: **$1,104.13**
The debt will be paid as follows: **Dorothy Mackenzie Sorensen will pay the entire debt. Dorothy Mackenzie Sorensen will provide a copy of the divorce decree to the lender.**

Bank and credit union accounts

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

a.

Account Number: **7100**
Account Type: **Checking**
Institution Name: **Wells Fargo**
Address: **Wells Fargo 333 Market Street San Francisco, CA 94105**
Date Opened: **N/A**
Balance (US Dollars): **$1.00**
Estimated: **yes**
Estimation basis: **While we need to continue to split bills the balance will fluctuate**
Owner: **Jay Aaron Sorensen and Dorothy Mackenzie Sorensen**
Co-Owner(s): **N/A**
Divide as follows: **Available cash should be split 50/50 between us after bills are paid.**

Stock, bond, securities, or money market fund accounts

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

a.

Account Number: **None**
Account Type: **Investment**
Instituition Name: **Robinhood**
Address: **Robinhood, 85 Willow Road, Menlo Park, CA 94025**
Date Opened: **N/A**
Balance (US Dollars): **$14,483.61**
Estimated: **no**

Owner: **Dorothy Mackenzie Sorensen**
Co-Owner(s): **N/A**
Divide as follows: **50/50**

b.

Account Number: **9971**
Account Type: **Investment**
Instituition Name: **Robinhood**
Address: **Robinhood, 85 Willow Road, Menlo Park, CA 94025**
Date Opened: **N/A**
Balance (US Dollars): **$45.71**
Estimated: **no**
Owner: **Jay Aaron Sorensen**
Co-Owner(s): **N/A**
Divide as follows: **50/50**

c.

Account Number: **2422**
Account Type: **Checking**
Instituition Name: **Chase**
Address: **270 Park Avenue, New York, NY 10017**
Date Opened: **N/A**
Balance (US Dollars): **$140.98**
Estimated: **no**
Owner: **Jay Aaron Sorensen**
Co-Owner(s): **N/A**
Divide as follows: **50/50**

d.

Account Number: **7590**
Account Type: **Savings**
Instituition Name: **Wells Fargo**
Address: **270 Park Avenue, New York, NY 10017**
Date Opened: **N/A**
Balance (US Dollars): **$1.00**
Estimated: **yes**
Estimation basis: **Fluctuation depending on expenses**
Owner: **Jay Aaron Sorensen and Dorothy Mackenzie Sorensen**
Co-Owner(s): **N/A**
Divide as follows: **50/50**

51. This other property will be divided as follows:

a.
Description: **Engagement ring**
Date acquired: **N/A**
Current value: **$5,500.00**
Estimated: **yes**
Basis of estimation: **Purchase price**
Ownership after divorce: **Jay Aaron Sorensen**
Loan: **N/A**

Debts

52. 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

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

a.
Description: **House**
Address: **13758 South Buckeye View Way, Riverton, Salt Lake, Utah 84096 United States**
Tax ID: **32-01-182-013-0000**
Legal Description: **Single family home**
Date property acquired: **Jul 28, 2019**
Names on title: **Jay A Sorensen Dorothy Mackenzie Sorensen**
Original cost: **$445,000**
Current value: **$669,000.00**
Property values estimated: **yes**
Estimation basis for property value: **Last tax evaluation**
Disposal: **For purposes of this provision, the real property located at 13758 S Buckeye View Way, shall be referred to as the "Residence." The party receiving exclusive possession and responsibility for the Residence shall be referred to as the "Occupying Party." The other party shall be referred to as the "Non-Occupying Party." **1. Determination of Divorce-Date Equity** The parties agree that the Residence has an agreed fair market value of $669,000 as of the date of entry of the Decree of Divorce. The parties further agree that the outstanding principal balance of the mortgage used for purposes of calculating the parties' equity in the Residence is $270,930.81. Based upon those agreed amounts, the parties agree that the total equity in the Residence as of the date of entry of the Decree is $398,069.19 (the "Divorce-Date Equity").**

The parties acknowledge and agree that these values are stipulated values established for purposes of determining and allocating their respective economic interests in the Residence and are not intended to constitute a representation to any lender, taxing authority, insurer, purchaser, or other third party concerning the value of the Residence. **2. Continued Co-Ownership and Frozen Equity Interest Following entry of the Decree, both parties shall remain legal owners of the Residence, subject to the terms of this provision. The parties expressly agree that their continued legal co-ownership of the Residence shall not entitle the Non-Occupying Party to participate in increases in equity occurring after entry of the Decree except as expressly provided herein. The Non-Occupying Party's economic interest in the Residence is fixed at $199,034.60 (the "Frozen Equity Interest"). The Frozen Equity Interest represents the Non-Occupying Party's agreed share of the Divorce-Date Equity. The parties expressly agree that, notwithstanding their continued co-ownership of record, the Non-Occupying Party shall have no economic claim to equity created after entry of the Decree as a result of: (a) appreciation in the fair market value of the Residence; (b) reduction of mortgage principal resulting from payments made after entry of the Decree; (c) improvements, renovations, repairs, or capital expenditures paid for after entry of the Decree by the Occupying Party; (d) market conditions occurring after entry of the Decree; or (e) any other increase in the net equity of the Residence occurring after entry of the Decree and attributable to post-divorce events or expenditures. Except as otherwise expressly provided in this provision, all such post-divorce increases in equity shall be allocated exclusively to the Occupying Party. The parties acknowledge that this allocation reflects their agreement that the Occupying Party will assume the ongoing financial responsibility for the Residence and therefore shall receive the economic benefit of post-divorce appreciation, reduction of mortgage principal, and other post-divorce increases in equity. The continued appearance of both parties on title shall not alter the economic allocation established by this provision. Neither party shall assert in any future sale, refinance, partition action, probate proceeding, enforcement proceeding, or other proceeding involving the Residence that the Non-Occupying Party is entitled to a percentage of post-divorce appreciation or other post-divorce equity inconsistent with the Frozen Equity Interest established herein. The Frozen Equity Interest shall remain unchanged unless: (a) it is paid in full; (b) the parties enter into a subsequent written agreement expressly modifying the Frozen Equity Interest as permitted by this provision; or (c) a court of competent jurisdiction orders otherwise. **3. Exclusive Possession and Financial Responsibility** The Occupying Party shall have exclusive**

possession and use of the Residence following entry of the Decree. The Non-Occupying Party shall retain legal ownership as provided herein but shall have no right to occupy, possess, rent, lease, or otherwise use the Residence unless the parties subsequently agree otherwise in writing. As between the parties, the Occupying Party shall be solely responsible for all obligations and expenses associated with the Residence that accrue after entry of the Decree, including: (a) mortgage payments; (b) property taxes; (c) homeowners insurance premiums; (d) homeowners association assessments; (e) utilities; (f) maintenance; (g) repairs; and (h) ordinary and extraordinary costs associated with ownership, preservation, and use of the Residence, except as otherwise expressly provided herein. The parties expressly agree that payments made by the Occupying Party toward mortgage principal after entry of the Decree shall increase only the Occupying Party's economic interest in the Residence and shall not increase the Frozen Equity Interest. The Occupying Party shall timely pay all obligations associated with the Residence and shall indemnify and hold the Non-Occupying Party harmless from any loss, late fee, collection expense, reasonable attorneys' fees and costs, damage to credit, judgment, lien, or other expense resulting from the Occupying Party's failure to satisfy an obligation assigned to the Occupying Party under this provision. While the Frozen Equity Interest remains unpaid, neither party shall voluntarily mortgage, pledge, transfer, convey, encumber, or otherwise impair his or her ownership interest in the Residence except as expressly authorized by this provision or by subsequent written agreement of both parties. Nothing in this provision shall prevent the Occupying Party from making repairs, maintenance, renovations, or improvements to the Residence at the Occupying Party's sole expense. Any such expenditure shall not increase the Frozen Equity Interest or create any obligation of reimbursement from the Non-Occupying Party. **4. No Mandatory Refinancing; Treatment of Future Refinancing** The Occupying Party shall not be required to refinance the existing mortgage solely because of the divorce. The parties acknowledge that both parties may remain contractually liable to the mortgage lender notwithstanding the allocation of payment responsibility contained in this Decree. The allocation of responsibility contained in this Decree governs the obligations between the parties but does not alter the contractual rights of the mortgage lender or any other creditor. The Occupying Party shall timely make all payments for which the Occupying Party is responsible under this provision and shall indemnify and hold the Non-Occupying Party harmless from any liability, loss, late fee, collection expense, reasonable attorneys' fees and costs, damage to credit, or other expense resulting from the Occupying Party's failure to satisfy those obligations. Because the Non-Occupying Party

may remain contractually liable on the mortgage, the Occupying Party shall, upon reasonable request, provide reasonable documentation sufficient to verify that the mortgage, property taxes, and homeowners insurance are current. The parties shall cooperate in executing any reasonable lender authorization necessary to permit the Non-Occupying Party to obtain information concerning the payment status of any mortgage for which the Non-Occupying Party remains contractually liable. The Occupying Party may refinance the existing mortgage without paying the Frozen Equity Interest if the refinancing qualifies as a Rate-and-Term Refinance under this section. A "Rate-and-Term Refinance" means a refinancing undertaken for one or more of the following purposes: (a) reducing the interest rate; (b) modifying the mortgage term; (c) changing the loan program or lender; (d) removing a party from contractual liability if permitted by the lender; (e) replacing the existing mortgage indebtedness with substantially similar indebtedness; or (f) otherwise restructuring the existing mortgage without materially extracting equity from the Residence for the personal benefit of the Occupying Party. A permitted Rate-and-Term Refinance may include: (a) payoff of the existing mortgage; (b) reasonable lender, appraisal, title, escrow, recording, and closing costs; (c) required establishment or replenishment of tax and insurance escrow accounts; (d) prepaid interest and other customary prepaid financing expenses; (e) lender credits; (f) adjustments between existing and replacement escrow accounts; and (g) incidental cash returned to the Occupying Party that results solely from ordinary closing adjustments and does not represent a material withdrawal of equity. A Rate-and-Term Refinance shall not constitute a sale or transfer, shall not alter the Frozen Equity Interest, and shall not change the parties' economic allocation of the Residence under this Decree. The Non-Occupying Party shall timely execute reasonable documents necessary to complete a permitted Rate-and-Term Refinance, provided that: (a) the refinancing does not increase the Non-Occupying Party's personal liability; (b) the refinancing does not alter the Frozen Equity Interest; (c) the refinancing does not transfer or extinguish the Non-Occupying Party's ownership interest except as otherwise expressly permitted by this Decree; and (d) the refinancing does not materially impair the rights granted to the Non-Occupying Party under this provision. Any refinancing, home-equity loan, home-equity line of credit, second mortgage, or other financing transaction that results in proceeds or value derived from the equity of the Residence being used for purposes unrelated to the Residence or the permitted costs identified above shall constitute an "Equity-Extraction Transaction." Without limitation, an Equity-Extraction Transaction includes the use of Residence equity to: (a) pay personal credit-card debt or other unrelated personal debt;

(b) purchase personal property; (c) provide cash proceeds to the Occupying Party beyond ordinary closing adjustments; (d) fund an investment or other asset acquisition; or (e) otherwise convert accumulated equity in the Residence into funds or value available for purposes unrelated to the Residence. An Equity-Extraction Transaction shall cause the Non-Occupying Party's entire unpaid Frozen Equity Interest, together with all unpaid Protective Advances and other amounts then due under this provision, to become immediately due and payable at or before closing of the transaction. The Occupying Party shall not structure, divide, characterize, or otherwise arrange a financing transaction for the purpose of avoiding the payment obligations established by this section. Any voluntary lien or encumbrance arising solely from an obligation of the Occupying Party after entry of the Decree shall be attributable exclusively to the Occupying Party's economic interest and shall not reduce the Frozen Equity Interest. **5. Sale, Transfer, Partition, and Disposition During Both Parties' Lifetimes** The Occupying Party shall have the sole discretion to determine whether and when to sell the Residence, subject to the terms of this provision. The parties expressly agree that the Non-Occupying Party's continued legal co-ownership of the Residence does not confer a unilateral right to require sale of the Residence contrary to the exclusive-possession arrangement established by this Decree. Except as expressly provided herein, the Non-Occupying Party waives the right, while the Occupying Party remains in material compliance with this provision, to initiate or maintain an action for partition, forced sale, or similar proceeding intended to terminate the Occupying Party's exclusive possession of the Residence. This waiver shall not prevent the Non-Occupying Party from seeking appropriate judicial relief if the Occupying Party materially breaches this provision and fails to cure the breach after reasonable written notice where cure is reasonably possible. If the Occupying Party determines that the Residence will be sold, both parties shall timely execute any deed, listing document, purchase agreement, title document, closing document, or other instrument reasonably necessary to complete a bona fide sale consistent with this provision. Neither party shall unreasonably withhold a signature or otherwise interfere with a transaction permitted by this Decree. For purposes of this section, "Net Equity Available at Closing" means the gross sale proceeds less: (a) the unpaid principal and other amounts properly due under the existing mortgage or a permitted replacement mortgage; (b) real estate commissions; (c) customary title and escrow charges; (d) customary seller closing costs; (e) property taxes and assessments properly payable from the seller's proceeds; (f) liens existing as of the date of divorce or liens subsequently incurred for the joint benefit of the Residence and authorized by

this Decree; (g) reasonable costs necessary to complete the sale; and (h) other expenses mutually agreed upon in writing by the parties or required by law. A judgment, tax lien, personal lien, voluntary encumbrance, or other obligation incurred after entry of the Decree solely as a result of the conduct or personal obligation of the Occupying Party shall be charged exclusively against the Occupying Party's economic interest and shall not reduce the Frozen Equity Interest. Likewise, any lien or encumbrance attributable solely to the Non-Occupying Party shall be charged exclusively against the Non-Occupying Party and shall not reduce the Occupying Party's economic interest. Upon sale of the Residence, the Net Equity Available at Closing shall be distributed in the following order: (a) first, payment of any unreimbursed Protective Advances owed to the Non-Occupying Party; (b) second, payment to the Non-Occupying Party of the unpaid Frozen Equity Interest; and (c) third, all remaining Net Equity Available at Closing shall be paid to the Occupying Party. The parties expressly acknowledge that this distribution is intentional and reflects their agreement that all post-divorce appreciation, mortgage-principal reduction funded by the Occupying Party, and other post-divorce increases in equity belong economically to the Occupying Party. Accordingly, the Non-Occupying Party shall not be entitled to a percentage of the Residence's equity at the time of sale merely because the Non-Occupying Party remains a legal co-owner of record. The Occupying Party shall make commercially reasonable efforts to sell the Residence for fair market value and shall not intentionally sell, gift, transfer, or otherwise dispose of the Residence for materially less than reasonably supportable fair market value for the purpose of reducing or avoiding an amount payable to the Non-Occupying Party. If the sale price is materially below reasonably supportable fair market value as a result of an intentional non-arm's-length transaction designed to reduce the Non-Occupying Party's recovery, the Frozen Equity Interest shall not be reduced solely because of that transaction. If the Net Equity Available at Closing is insufficient to pay the Frozen Equity Interest in full and the parties have not entered into a written reduction pursuant to Section 8, the Occupying Party may nevertheless proceed with a bona fide sale. In that event, all Net Equity Available at Closing otherwise payable toward the Frozen Equity Interest shall be paid to the Non-Occupying Party, and the unpaid portion of the Frozen Equity Interest shall become a personal obligation of the Occupying Party. Unless the parties otherwise agree in writing, any such unpaid balance shall be paid in full no later than twelve (12) months after closing. The unpaid balance shall not bear interest during that twelve-month period unless otherwise required by law or ordered by the court. Any amount remaining unpaid after expiration of the twelve-month period shall bear interest at the

rate applicable to judgments under Utah law unless the parties otherwise agree in writing or the court orders otherwise. Payment of less than the full Frozen Equity Interest shall not constitute satisfaction, waiver, release, or reduction of the remaining balance unless the Non-Occupying Party expressly agrees to such reduction pursuant to Section 8. Upon payment in full of the Frozen Equity Interest, all Protective Advances, and all other sums then owed to the Non-Occupying Party under this provision, the Non-Occupying Party shall, upon request of the Occupying Party, execute a deed conveying the Non-Occupying Party's remaining ownership interest in the Residence to the Occupying Party, unless ownership has already been transferred through a sale or the parties otherwise agree in writing. Until such payment and conveyance occur, the parties shall remain legal co-owners subject to the economic allocation, exclusive-possession rights, and other limitations established by this Decree. For purposes of this provision, a "sale or disposition" shall also include, where applicable, a condemnation, deed in lieu of foreclosure, short sale, casualty loss resulting in a total or substantially total insurance settlement, or other transaction that results in the Residence being permanently disposed of and its value being converted into proceeds. Insurance or condemnation proceeds remaining after satisfaction of secured indebtedness and reasonable costs associated with the casualty or taking shall be treated, to the extent practicable, in the same manner as Net Equity Available at Closing. **6. Death of Either Former Spouse; Intentional Survivorship** The parties expressly intend that, notwithstanding their divorce and notwithstanding any otherwise applicable rule that would sever survivorship rights between former spouses, the surviving former spouse shall receive the deceased former spouse's entire remaining ownership and economic interest in the Residence. The parties acknowledge that the purpose of this survivorship arrangement is to preserve the accumulated wealth represented by the Residence in the surviving parent's household following the untimely death of either party and thereby make that wealth available to the surviving parent in caring for and supporting the parties' children. This statement of purpose does not create a trust, fiduciary obligation, restriction on use, requirement to preserve the Residence, requirement to account for proceeds, or legally enforceable limitation on the surviving former spouse's use or disposition of the Residence or its value. The surviving former spouse shall own the Residence and the accumulated equity outright, subject only to valid mortgages, liens, taxes, and other encumbrances then affecting the Residence. If the Occupying Party dies before the Non-Occupying Party, all right, title, ownership, and economic interest of the deceased Occupying Party in the Residence shall pass to and vest in the surviving Non-Occupying Party.

Upon completion of the transfer contemplated by this section, the surviving Non-Occupying Party shall own the entire Residence and all equity therein, subject to any valid mortgage, lien, tax obligation, or other encumbrance. The surviving Non-Occupying Party's Frozen Equity Interest shall merge with the ownership and economic interest received from the deceased Occupying Party and shall cease to exist as a separate property-division obligation. If the Non-Occupying Party dies before the Occupying Party, the deceased Non-Occupying Party's entire ownership interest in the Residence, together with the Frozen Equity Interest and any other economic interest held by the deceased Non-Occupying Party in the Residence, shall pass to and vest in the surviving Occupying Party. Upon completion of the transfer contemplated by this section, the surviving Occupying Party shall own the entire Residence and all equity therein, subject to any valid mortgage, lien, tax obligation, or other encumbrance. The Frozen Equity Interest shall thereupon be extinguished by merger and shall not constitute a debt payable to the estate, heirs, devisees, beneficiaries, or successors of the deceased Non-Occupying Party. The parties expressly intend this provision to constitute an exception to any otherwise applicable rule of law under which divorce would revoke a transfer to a former spouse or sever a right of survivorship between former spouses. The parties intend that the rights established by this section survive entry of the Decree of Divorce and remain effective notwithstanding termination of the parties' marital relationship. The parties shall cooperate in executing and recording any deed, survivorship agreement, estate-planning instrument, beneficiary designation, transfer-on-death instrument, or other document reasonably necessary and legally permitted to implement the survivorship arrangement established by this section. Any such instrument shall be prepared and recorded in a form permitted by Utah law and consistent with this Decree. Neither party shall knowingly execute, record, revoke, amend, or permit an instrument concerning the Residence that is materially inconsistent with the survivorship rights established by this section. To the extent an additional document is required to implement these survivorship rights, the obligation to execute that document shall be specifically enforceable. The obligations and rights established by this section shall be binding upon the parties and, to the extent necessary to effectuate the transfer contemplated herein, upon their respective estates, personal representatives, trustees, heirs, devisees, beneficiaries, and successors. This section applies solely to the Residence. Nothing contained herein shall cause either former spouse to become an heir of the other for any unrelated property, create any right to inherit from the other former spouse generally, or alter any beneficiary designation, will, trust, estate plan, or other property interest unrelated to the

Residence. **7. Delinquency, Protective Payments, and Reimbursement The Occupying Party shall timely make all mortgage payments, property tax payments, homeowners insurance premiums, homeowners association assessments, and other payments necessary to prevent default, foreclosure, tax sale, lapse of insurance, or other material impairment of the Residence. If any required mortgage payment or other material payment affecting the Residence remains unpaid for fourteen (14) calendar days after its contractual due date, the Occupying Party shall notify the Non-Occupying Party in writing of the missed or delinquent payment. The parties acknowledge that the fourteen-day notice period is intended only to provide the Occupying Party a reasonable opportunity to cure a temporary inability to pay before notice to the Non-Occupying Party becomes mandatory. Nothing in this provision extends or modifies any payment due date established by a lender, taxing authority, insurer, homeowners association, or other creditor, and nothing herein excuses any late fee, default consequence, adverse credit reporting, or other contractual consequence occurring during that period. The written notice shall identify: (a) the unpaid obligation; (b) the amount then due; and (c) if reasonably known, the anticipated date upon which the Occupying Party expects to cure the delinquency. The Occupying Party shall promptly provide the Non-Occupying Party with a copy of any written notice of default, acceleration, foreclosure, tax sale, cancellation or lapse of insurance, or similar notice that could materially affect the Residence or the Non-Occupying Party's financial liability, ownership interest, or credit. If the Occupying Party fails to timely make a payment necessary to protect the Residence, the Non-Occupying Party may, but shall not be required to, make any payment reasonably necessary to: (a) cure or prevent mortgage default; (b) prevent foreclosure or other loss of the Residence; (c) prevent a tax sale; (d) maintain or restore required insurance coverage; (e) preserve title to or value of the Residence; or (f) protect the Non-Occupying Party from financial liability or material damage to credit. Any amount paid by the Non-Occupying Party pursuant to this section shall constitute a "Protective Advance." A Protective Advance shall be separate from, and shall not increase or otherwise modify, the Frozen Equity Interest. The Occupying Party shall reimburse the Non-Occupying Party for the full amount of each Protective Advance within twelve (12) months after the date upon which the Protective Advance was made. If the Residence is sold, transferred, refinanced through an Equity-Extraction Transaction, or otherwise disposed of before all Protective Advances have been reimbursed, all unreimbursed Protective Advances shall become immediately due and payable. Any unreimbursed Protective Advances shall be paid from the Occupying Party's economic interest in the Residence and shall

be payable in addition to the Frozen Equity Interest. The Non-Occupying Party shall provide reasonable documentation demonstrating the amount and purpose of any Protective Advance for which reimbursement is requested. A Protective Advance made in good faith to preserve the Residence shall not give the Non-Occupying Party any increased percentage ownership, post-divorce appreciation, or additional equity interest beyond the right to reimbursement established by this section. Nothing herein requires the Non-Occupying Party to make a Protective Advance, and failure to make such a payment shall not constitute waiver of any right or remedy otherwise available under this Decree. **8. Extraordinary Decline in Property Value and Agreed Reduction of Frozen Equity Interest** The parties acknowledge that the Frozen Equity Interest is based upon the agreed Divorce-Date Equity and establishes the Non-Occupying Party's economic interest in the Residence notwithstanding the parties' continued legal co-ownership. The parties further acknowledge that extraordinary economic or real-estate market conditions may substantially reduce the fair market value of the Residence after entry of the Decree. If the Residence is sold during a period in which its fair market value has substantially declined and the Net Equity Available at Closing is materially less than the amount necessary to satisfy the Frozen Equity Interest, the parties may mutually agree to reduce the Frozen Equity Interest. No reduction shall occur automatically as a result of: (a) declining property values; (b) recession or financial crisis; (c) changes in interest rates; (d) foreclosure risk; (e) a bona fide sale for less than the value anticipated at the time of divorce; (f) deterioration resulting from ordinary age or market conditions; or (g) any other economic, financial, or market condition. Any reduction of the Frozen Equity Interest must be expressly agreed to by both parties in writing before or in connection with the applicable sale. The written agreement shall: (a) identify the Residence; (b) identify the contemplated sale or transaction; (c) state the original Frozen Equity Interest; (d) state the revised Frozen Equity Interest or other agreed distribution of proceeds; (e) be signed and dated by both parties; and (f) state whether the modification applies only to the identified transaction or permanently modifies the Frozen Equity Interest. If the parties do not reach a written agreement reducing the Frozen Equity Interest, the Occupying Party shall retain the right to sell the Residence. A disagreement concerning reduction of the Frozen Equity Interest shall not give the Non-Occupying Party the right to prevent an otherwise bona fide arm's-length sale merely because the proceeds are insufficient to satisfy the Frozen Equity Interest in full. If such a sale occurs without an agreed written reduction, the Frozen Equity Interest shall remain unchanged. Available proceeds shall be distributed as provided in Section 5, and any unpaid balance

shall become a personal obligation of the Occupying Party as provided therein. The fact that the Residence is sold for less than either party anticipated shall not, standing alone, constitute a reduction, waiver, satisfaction, or modification of the Frozen Equity Interest. Nothing in this section requires either party to agree to a reduction. To the extent court approval is legally required to modify a property obligation contained in the Decree, the parties shall cooperate in submitting any mutually agreed modification to the court. **9. Cooperation, Continued Co-Ownership, and Execution of Documents The parties acknowledge that they are intentionally remaining legal co-owners of the Residence after entry of the Decree while allocating their respective economic interests differently from the manner in which ownership percentages might otherwise be determined solely from record title. The parties intend the economic allocation, exclusive-possession rights, sale provisions, survivorship provisions, and other terms contained herein to control their rights and obligations toward one another concerning the Residence. Each party shall timely execute any deed, title document, mortgage-related document, closing document, survivorship instrument, estate-planning document, or other instrument reasonably necessary to carry out the terms of this provision. Neither party shall unreasonably withhold a signature or cooperation necessary to accomplish a transaction expressly permitted or required by this provision. Neither party shall voluntarily sell, assign, pledge, mortgage, gift, transfer, or otherwise encumber that party's ownership interest independently of the other party except as expressly permitted by this Decree or pursuant to a subsequent written agreement signed by both parties. Neither party shall take any action intended to defeat, impair, circumvent, or materially interfere with the other party's rights established under this provision. The parties intend that these provisions survive entry of the Decree and remain enforceable until the parties' interests in the Residence have been fully resolved by sale, transfer, payment, death, or another event expressly provided herein. The court shall retain jurisdiction to enforce the terms of this provision and to enter such orders and require such documents as are reasonably necessary to carry out its terms.**

i.

Creditor: **Serve Bank , 3138 E Elwood St, Phoenix , AZ, 85034**
Names on mortgage: **Jay A Sorensen Dorothy Mackenzie Sorensen**
Date mortgage acquired: **Jun 30, 2020**
Mortgage balance: **$270,930.81**
Monthly payment: **$2,369.23**
Mortgage values estimated: **no**
This mortgage will be paid as follows after the divorce: **Jay Aaron Sorensen**

will pay the entire debt. Jay Aaron Sorensen will provide a copy of the divorce decree to the lender.

b.

Description: **House**
Address: **28W516 Leverenz Rd, Naperville, Will, Illinois 60564 United States**
Tax ID: **0701021070240000**
Legal Description: **Single family home**
Date property acquired: **Jun 25, 2026**
Names on title: **Dorothy Mackenzie Sorensen Jay Aaron Sorensen**
Original cost: **$460,000**
Current value: **$492,000.00**
Property values estimated: **yes**
Estimation basis for property value: **Purchase price and appraisal at due diligence**
Disposal: **For purposes of this provision, the real property located at 28W516 Leverenz Rd, shall be referred to as the "Residence." The party receiving exclusive possession and responsibility for the Residence shall be referred to as the "Occupying Party." The other party shall be referred to as the "Non-Occupying Party." **1. Determination of Divorce-Date Equity** The parties agree that the Residence has an agreed fair market value of $490,00 as of the date of entry of the Decree of Divorce. The parties further agree that the outstanding principal balance of the mortgage used for purposes of calculating the parties' equity in the Residence is $367,348.86. Based upon those agreed amounts, the parties agree that the total equity in the Residence as of the date of entry of the Decree is $122,651.14 (the "Divorce-Date Equity"). The parties acknowledge and agree that these values are stipulated values established for purposes of determining and allocating their respective economic interests in the Residence and are not intended to constitute a representation to any lender, taxing authority, insurer, purchaser, or other third party concerning the value of the Residence. **2. Continued Co-Ownership and Frozen Equity Interest** Following entry of the Decree, both parties shall remain legal owners of the Residence, subject to the terms of this provision. The parties expressly agree that their continued legal co-ownership of the Residence shall not entitle the Non-Occupying Party to participate in increases in equity occurring after entry of the Decree except as expressly provided herein. The Non-Occupying Party's economic interest in the Residence is fixed at $61,325.57 (the "Frozen Equity Interest"). The Frozen Equity Interest represents the Non-Occupying Party's agreed share of the Divorce-Date Equity. The parties expressly agree that, notwithstanding their**

continued co-ownership of record, the Non-Occupying Party shall have no economic claim to equity created after entry of the Decree as a result of: (a) appreciation in the fair market value of the Residence; (b) reduction of mortgage principal resulting from payments made after entry of the Decree; (c) improvements, renovations, repairs, or capital expenditures paid for after entry of the Decree by the Occupying Party; (d) market conditions occurring after entry of the Decree; or (e) any other increase in the net equity of the Residence occurring after entry of the Decree and attributable to post-divorce events or expenditures. Except as otherwise expressly provided in this provision, all such post-divorce increases in equity shall be allocated exclusively to the Occupying Party. The parties acknowledge that this allocation reflects their agreement that the Occupying Party will assume the ongoing financial responsibility for the Residence and therefore shall receive the economic benefit of post-divorce appreciation, reduction of mortgage principal, and other post-divorce increases in equity. The continued appearance of both parties on title shall not alter the economic allocation established by this provision. Neither party shall assert in any future sale, refinance, partition action, probate proceeding, enforcement proceeding, or other proceeding involving the Residence that the Non-Occupying Party is entitled to a percentage of post-divorce appreciation or other post-divorce equity inconsistent with the Frozen Equity Interest established herein. The Frozen Equity Interest shall remain unchanged unless: (a) it is paid in full; (b) the parties enter into a subsequent written agreement expressly modifying the Frozen Equity Interest as permitted by this provision; or (c) a court of competent jurisdiction orders otherwise. **3. Exclusive Possession and Financial Responsibility The Occupying Party shall have exclusive possession and use of the Residence following entry of the Decree. The Non-Occupying Party shall retain legal ownership as provided herein but shall have no right to occupy, possess, rent, lease, or otherwise use the Residence unless the parties subsequently agree otherwise in writing. As between the parties, the Occupying Party shall be solely responsible for all obligations and expenses associated with the Residence that accrue after entry of the Decree, including: (a) mortgage payments; (b) property taxes; (c) homeowners insurance premiums; (d) homeowners association assessments; (e) utilities; (f) maintenance; (g) repairs; and (h) ordinary and extraordinary costs associated with ownership, preservation, and use of the Residence, except as otherwise expressly provided herein. The parties expressly agree that payments made by the Occupying Party toward mortgage principal after entry of the Decree shall increase only the Occupying Party's economic interest in the Residence and shall not increase the Frozen Equity Interest. The**

Occupying Party shall timely pay all obligations associated with the Residence and shall indemnify and hold the Non-Occupying Party harmless from any loss, late fee, collection expense, reasonable attorneys' fees and costs, damage to credit, judgment, lien, or other expense resulting from the Occupying Party's failure to satisfy an obligation assigned to the Occupying Party under this provision. While the Frozen Equity Interest remains unpaid, neither party shall voluntarily mortgage, pledge, transfer, convey, encumber, or otherwise impair his or her ownership interest in the Residence except as expressly authorized by this provision or by subsequent written agreement of both parties. Nothing in this provision shall prevent the Occupying Party from making repairs, maintenance, renovations, or improvements to the Residence at the Occupying Party's sole expense. Any such expenditure shall not increase the Frozen Equity Interest or create any obligation of reimbursement from the Non-Occupying Party. **4. No Mandatory Refinancing; Treatment of Future Refinancing The Occupying Party shall not be required to refinance the existing mortgage solely because of the divorce. The parties acknowledge that both parties may remain contractually liable to the mortgage lender notwithstanding the allocation of payment responsibility contained in this Decree. The allocation of responsibility contained in this Decree governs the obligations between the parties but does not alter the contractual rights of the mortgage lender or any other creditor. The Occupying Party shall timely make all payments for which the Occupying Party is responsible under this provision and shall indemnify and hold the Non-Occupying Party harmless from any liability, loss, late fee, collection expense, reasonable attorneys' fees and costs, damage to credit, or other expense resulting from the Occupying Party's failure to satisfy those obligations. Because the Non-Occupying Party may remain contractually liable on the mortgage, the Occupying Party shall, upon reasonable request, provide reasonable documentation sufficient to verify that the mortgage, property taxes, and homeowners insurance are current. The parties shall cooperate in executing any reasonable lender authorization necessary to permit the Non-Occupying Party to obtain information concerning the payment status of any mortgage for which the Non-Occupying Party remains contractually liable. The Occupying Party may refinance the existing mortgage without paying the Frozen Equity Interest if the refinancing qualifies as a Rate-and-Term Refinance under this section. A "Rate-and-Term Refinance" means a refinancing undertaken for one or more of the following purposes: (a) reducing the interest rate; (b) modifying the mortgage term; (c) changing the loan program or lender; (d) removing a party from contractual liability if permitted by the lender; (e) replacing the existing mortgage indebtedness with substantially similar indebtedness; or (f)**

otherwise restructuring the existing mortgage without materially extracting equity from the Residence for the personal benefit of the Occupying Party. A permitted Rate-and-Term Refinance may include: (a) payoff of the existing mortgage; (b) reasonable lender, appraisal, title, escrow, recording, and closing costs; (c) required establishment or replenishment of tax and insurance escrow accounts; (d) prepaid interest and other customary prepaid financing expenses; (e) lender credits; (f) adjustments between existing and replacement escrow accounts; and (g) incidental cash returned to the Occupying Party that results solely from ordinary closing adjustments and does not represent a material withdrawal of equity. A Rate-and-Term Refinance shall not constitute a sale or transfer, shall not alter the Frozen Equity Interest, and shall not change the parties' economic allocation of the Residence under this Decree. The Non-Occupying Party shall timely execute reasonable documents necessary to complete a permitted Rate-and-Term Refinance, provided that: (a) the refinancing does not increase the Non-Occupying Party's personal liability; (b) the refinancing does not alter the Frozen Equity Interest; (c) the refinancing does not transfer or extinguish the Non-Occupying Party's ownership interest except as otherwise expressly permitted by this Decree; and (d) the refinancing does not materially impair the rights granted to the Non-Occupying Party under this provision. Any refinancing, home-equity loan, home-equity line of credit, second mortgage, or other financing transaction that results in proceeds or value derived from the equity of the Residence being used for purposes unrelated to the Residence or the permitted costs identified above shall constitute an "Equity-Extraction Transaction." Without limitation, an Equity-Extraction Transaction includes the use of Residence equity to: (a) pay personal credit-card debt or other unrelated personal debt; (b) purchase personal property; (c) provide cash proceeds to the Occupying Party beyond ordinary closing adjustments; (d) fund an investment or other asset acquisition; or (e) otherwise convert accumulated equity in the Residence into funds or value available for purposes unrelated to the Residence. An Equity-Extraction Transaction shall cause the Non-Occupying Party's entire unpaid Frozen Equity Interest, together with all unpaid Protective Advances and other amounts then due under this provision, to become immediately due and payable at or before closing of the transaction. The Occupying Party shall not structure, divide, characterize, or otherwise arrange a financing transaction for the purpose of avoiding the payment obligations established by this section. Any voluntary lien or encumbrance arising solely from an obligation of the Occupying Party after entry of the Decree shall be attributable exclusively to the Occupying Party's economic interest and shall not reduce the Frozen Equity Interest. **5. Sale, Transfer, Partition, and

Disposition During Both Parties' Lifetimes The Occupying Party shall have the sole discretion to determine whether and when to sell the Residence, subject to the terms of this provision. The parties expressly agree that the Non-Occupying Party's continued legal co-ownership of the Residence does not confer a unilateral right to require sale of the Residence contrary to the exclusive-possession arrangement established by this Decree. Except as expressly provided herein, the Non-Occupying Party waives the right, while the Occupying Party remains in material compliance with this provision, to initiate or maintain an action for partition, forced sale, or similar proceeding intended to terminate the Occupying Party's exclusive possession of the Residence. This waiver shall not prevent the Non-Occupying Party from seeking appropriate judicial relief if the Occupying Party materially breaches this provision and fails to cure the breach after reasonable written notice where cure is reasonably possible. If the Occupying Party determines that the Residence will be sold, both parties shall timely execute any deed, listing document, purchase agreement, title document, closing document, or other instrument reasonably necessary to complete a bona fide sale consistent with this provision. Neither party shall unreasonably withhold a signature or otherwise interfere with a transaction permitted by this Decree. For purposes of this section, "Net Equity Available at Closing" means the gross sale proceeds less: (a) the unpaid principal and other amounts properly due under the existing mortgage or a permitted replacement mortgage; (b) real estate commissions; (c) customary title and escrow charges; (d) customary seller closing costs; (e) property taxes and assessments properly payable from the seller's proceeds; (f) liens existing as of the date of divorce or liens subsequently incurred for the joint benefit of the Residence and authorized by this Decree; (g) reasonable costs necessary to complete the sale; and (h) other expenses mutually agreed upon in writing by the parties or required by law. A judgment, tax lien, personal lien, voluntary encumbrance, or other obligation incurred after entry of the Decree solely as a result of the conduct or personal obligation of the Occupying Party shall be charged exclusively against the Occupying Party's economic interest and shall not reduce the Frozen Equity Interest. Likewise, any lien or encumbrance attributable solely to the Non-Occupying Party shall be charged exclusively against the Non-Occupying Party and shall not reduce the Occupying Party's economic interest. Upon sale of the Residence, the Net Equity Available at Closing shall be distributed in the following order: (a) first, payment of any unreimbursed Protective Advances owed to the Non-Occupying Party; (b) second, payment to the Non-Occupying Party of the unpaid Frozen Equity Interest; and (c) third, all remaining Net Equity Available at Closing shall be paid to the Occupying Party. The parties

expressly acknowledge that this distribution is intentional and reflects their agreement that all post-divorce appreciation, mortgage-principal reduction funded by the Occupying Party, and other post-divorce increases in equity belong economically to the Occupying Party. Accordingly, the Non-Occupying Party shall not be entitled to a percentage of the Residence's equity at the time of sale merely because the Non-Occupying Party remains a legal co-owner of record. The Occupying Party shall make commercially reasonable efforts to sell the Residence for fair market value and shall not intentionally sell, gift, transfer, or otherwise dispose of the Residence for materially less than reasonably supportable fair market value for the purpose of reducing or avoiding an amount payable to the Non-Occupying Party. If the sale price is materially below reasonably supportable fair market value as a result of an intentional non-arm's-length transaction designed to reduce the Non-Occupying Party's recovery, the Frozen Equity Interest shall not be reduced solely because of that transaction. If the Net Equity Available at Closing is insufficient to pay the Frozen Equity Interest in full and the parties have not entered into a written reduction pursuant to Section 8, the Occupying Party may nevertheless proceed with a bona fide sale. In that event, all Net Equity Available at Closing otherwise payable toward the Frozen Equity Interest shall be paid to the Non-Occupying Party, and the unpaid portion of the Frozen Equity Interest shall become a personal obligation of the Occupying Party. Unless the parties otherwise agree in writing, any such unpaid balance shall be paid in full no later than twelve (12) months after closing. The unpaid balance shall not bear interest during that twelve-month period unless otherwise required by law or ordered by the court. Any amount remaining unpaid after expiration of the twelve-month period shall bear interest at the rate applicable to judgments under Utah law unless the parties otherwise agree in writing or the court orders otherwise. Payment of less than the full Frozen Equity Interest shall not constitute satisfaction, waiver, release, or reduction of the remaining balance unless the Non-Occupying Party expressly agrees to such reduction pursuant to Section 8. Upon payment in full of the Frozen Equity Interest, all Protective Advances, and all other sums then owed to the Non-Occupying Party under this provision, the Non-Occupying Party shall, upon request of the Occupying Party, execute a deed conveying the Non-Occupying Party's remaining ownership interest in the Residence to the Occupying Party, unless ownership has already been transferred through a sale or the parties otherwise agree in writing. Until such payment and conveyance occur, the parties shall remain legal co-owners subject to the economic allocation, exclusive-possession rights, and other limitations established by this Decree. For purposes of this provision, a "sale or

disposition" shall also include, where applicable, a condemnation, deed in lieu of foreclosure, short sale, casualty loss resulting in a total or substantially total insurance settlement, or other transaction that results in the Residence being permanently disposed of and its value being converted into proceeds. Insurance or condemnation proceeds remaining after satisfaction of secured indebtedness and reasonable costs associated with the casualty or taking shall be treated, to the extent practicable, in the same manner as Net Equity Available at Closing. **6. Death of Either Former Spouse; Intentional Survivorship The parties expressly intend that, notwithstanding their divorce and notwithstanding any otherwise applicable rule that would sever survivorship rights between former spouses, the surviving former spouse shall receive the deceased former spouse's entire remaining ownership and economic interest in the Residence. The parties acknowledge that the purpose of this survivorship arrangement is to preserve the accumulated wealth represented by the Residence in the surviving parent's household following the untimely death of either party and thereby make that wealth available to the surviving parent in caring for and supporting the parties' children. This statement of purpose does not create a trust, fiduciary obligation, restriction on use, requirement to preserve the Residence, requirement to account for proceeds, or legally enforceable limitation on the surviving former spouse's use or disposition of the Residence or its value. The surviving former spouse shall own the Residence and the accumulated equity outright, subject only to valid mortgages, liens, taxes, and other encumbrances then affecting the Residence. If the Occupying Party dies before the Non-Occupying Party, all right, title, ownership, and economic interest of the deceased Occupying Party in the Residence shall pass to and vest in the surviving Non-Occupying Party. Upon completion of the transfer contemplated by this section, the surviving Non-Occupying Party shall own the entire Residence and all equity therein, subject to any valid mortgage, lien, tax obligation, or other encumbrance. The surviving Non-Occupying Party's Frozen Equity Interest shall merge with the ownership and economic interest received from the deceased Occupying Party and shall cease to exist as a separate property-division obligation. If the Non-Occupying Party dies before the Occupying Party, the deceased Non-Occupying Party's entire ownership interest in the Residence, together with the Frozen Equity Interest and any other economic interest held by the deceased Non-Occupying Party in the Residence, shall pass to and vest in the surviving Occupying Party. Upon completion of the transfer contemplated by this section, the surviving Occupying Party shall own the entire Residence and all equity therein, subject to any valid mortgage, lien, tax obligation, or other encumbrance. The Frozen Equity Interest shall thereupon be extinguished by**

merger and shall not constitute a debt payable to the estate, heirs, devisees, beneficiaries, or successors of the deceased Non-Occupying Party. The parties expressly intend this provision to constitute an exception to any otherwise applicable rule of law under which divorce would revoke a transfer to a former spouse or sever a right of survivorship between former spouses. The parties intend that the rights established by this section survive entry of the Decree of Divorce and remain effective notwithstanding termination of the parties' marital relationship. The parties shall cooperate in executing and recording any deed, survivorship agreement, estate-planning instrument, beneficiary designation, transfer-on-death instrument, or other document reasonably necessary and legally permitted to implement the survivorship arrangement established by this section. Any such instrument shall be prepared and recorded in a form permitted by Utah law and consistent with this Decree. Neither party shall knowingly execute, record, revoke, amend, or permit an instrument concerning the Residence that is materially inconsistent with the survivorship rights established by this section. To the extent an additional document is required to implement these survivorship rights, the obligation to execute that document shall be specifically enforceable. The obligations and rights established by this section shall be binding upon the parties and, to the extent necessary to effectuate the transfer contemplated herein, upon their respective estates, personal representatives, trustees, heirs, devisees, beneficiaries, and successors. This section applies solely to the Residence. Nothing contained herein shall cause either former spouse to become an heir of the other for any unrelated property, create any right to inherit from the other former spouse generally, or alter any beneficiary designation, will, trust, estate plan, or other property interest unrelated to the Residence. **7. Delinquency, Protective Payments, and Reimbursement** The Occupying Party shall timely make all mortgage payments, property tax payments, homeowners insurance premiums, homeowners association assessments, and other payments necessary to prevent default, foreclosure, tax sale, lapse of insurance, or other material impairment of the Residence. If any required mortgage payment or other material payment affecting the Residence remains unpaid for fourteen (14) calendar days after its contractual due date, the Occupying Party shall notify the Non-Occupying Party in writing of the missed or delinquent payment. The parties acknowledge that the fourteen-day notice period is intended only to provide the Occupying Party a reasonable opportunity to cure a temporary inability to pay before notice to the Non-Occupying Party becomes mandatory. Nothing in this provision extends or modifies any payment due date established by a lender, taxing authority, insurer, homeowners association, or other creditor, and nothing herein

excuses any late fee, default consequence, adverse credit reporting, or other contractual consequence occurring during that period. The written notice shall identify: (a) the unpaid obligation; (b) the amount then due; and (c) if reasonably known, the anticipated date upon which the Occupying Party expects to cure the delinquency. The Occupying Party shall promptly provide the Non-Occupying Party with a copy of any written notice of default, acceleration, foreclosure, tax sale, cancellation or lapse of insurance, or similar notice that could materially affect the Residence or the Non-Occupying Party's financial liability, ownership interest, or credit. If the Occupying Party fails to timely make a payment necessary to protect the Residence, the Non-Occupying Party may, but shall not be required to, make any payment reasonably necessary to: (a) cure or prevent mortgage default; (b) prevent foreclosure or other loss of the Residence; (c) prevent a tax sale; (d) maintain or restore required insurance coverage; (e) preserve title to or value of the Residence; or (f) protect the Non-Occupying Party from financial liability or material damage to credit. Any amount paid by the Non-Occupying Party pursuant to this section shall constitute a "Protective Advance." A Protective Advance shall be separate from, and shall not increase or otherwise modify, the Frozen Equity Interest. The Occupying Party shall reimburse the Non-Occupying Party for the full amount of each Protective Advance within twelve (12) months after the date upon which the Protective Advance was made. If the Residence is sold, transferred, refinanced through an Equity-Extraction Transaction, or otherwise disposed of before all Protective Advances have been reimbursed, all unreimbursed Protective Advances shall become immediately due and payable. Any unreimbursed Protective Advances shall be paid from the Occupying Party's economic interest in the Residence and shall be payable in addition to the Frozen Equity Interest. The Non-Occupying Party shall provide reasonable documentation demonstrating the amount and purpose of any Protective Advance for which reimbursement is requested. A Protective Advance made in good faith to preserve the Residence shall not give the Non-Occupying Party any increased percentage ownership, post-divorce appreciation, or additional equity interest beyond the right to reimbursement established by this section. Nothing herein requires the Non-Occupying Party to make a Protective Advance, and failure to make such a payment shall not constitute waiver of any right or remedy otherwise available under this Decree. **8. Extraordinary Decline in Property Value and Agreed Reduction of Frozen Equity Interest The parties acknowledge that the Frozen Equity Interest is based upon the agreed Divorce-Date Equity and establishes the Non-Occupying Party's economic interest in the Residence notwithstanding the parties' continued legal co-ownership. The parties further**

acknowledge that extraordinary economic or real-estate market conditions may substantially reduce the fair market value of the Residence after entry of the Decree. If the Residence is sold during a period in which its fair market value has substantially declined and the Net Equity Available at Closing is materially less than the amount necessary to satisfy the Frozen Equity Interest, the parties may mutually agree to reduce the Frozen Equity Interest. No reduction shall occur automatically as a result of: (a) declining property values; (b) recession or financial crisis; (c) changes in interest rates; (d) foreclosure risk; (e) a bona fide sale for less than the value anticipated at the time of divorce; (f) deterioration resulting from ordinary age or market conditions; or (g) any other economic, financial, or market condition. Any reduction of the Frozen Equity Interest must be expressly agreed to by both parties in writing before or in connection with the applicable sale. The written agreement shall: (a) identify the Residence; (b) identify the contemplated sale or transaction; (c) state the original Frozen Equity Interest; (d) state the revised Frozen Equity Interest or other agreed distribution of proceeds; (e) be signed and dated by both parties; and (f) state whether the modification applies only to the identified transaction or permanently modifies the Frozen Equity Interest. If the parties do not reach a written agreement reducing the Frozen Equity Interest, the Occupying Party shall retain the right to sell the Residence. A disagreement concerning reduction of the Frozen Equity Interest shall not give the Non-Occupying Party the right to prevent an otherwise bona fide arm's-length sale merely because the proceeds are insufficient to satisfy the Frozen Equity Interest in full. If such a sale occurs without an agreed written reduction, the Frozen Equity Interest shall remain unchanged. Available proceeds shall be distributed as provided in Section 5, and any unpaid balance shall become a personal obligation of the Occupying Party as provided therein. The fact that the Residence is sold for less than either party anticipated shall not, standing alone, constitute a reduction, waiver, satisfaction, or modification of the Frozen Equity Interest. Nothing in this section requires either party to agree to a reduction. To the extent court approval is legally required to modify a property obligation contained in the Decree, the parties shall cooperate in submitting any mutually agreed modification to the court. **9. Cooperation, Continued Co-Ownership, and Execution of Documents** The parties acknowledge that they are intentionally remaining legal co-owners of the Residence after entry of the Decree while allocating their respective economic interests differently from the manner in which ownership percentages might otherwise be determined solely from record title. The parties intend the economic allocation, exclusive-possession rights, sale provisions, survivorship provisions, and other terms contained

herein to control their rights and obligations toward one another concerning the Residence. Each party shall timely execute any deed, title document, mortgage-related document, closing document, survivorship instrument, estate-planning document, or other instrument reasonably necessary to carry out the terms of this provision. Neither party shall unreasonably withhold a signature or cooperation necessary to accomplish a transaction expressly permitted or required by this provision. Neither party shall voluntarily sell, assign, pledge, mortgage, gift, transfer, or otherwise encumber that party's ownership interest independently of the other party except as expressly permitted by this Decree or pursuant to a subsequent written agreement signed by both parties. Neither party shall take any action intended to defeat, impair, circumvent, or materially interfere with the other party's rights established under this provision. The parties intend that these provisions survive entry of the Decree and remain enforceable until the parties' interests in the Residence have been fully resolved by sale, transfer, payment, death, or another event expressly provided herein. The court shall retain jurisdiction to enforce the terms of this provision and to enter such orders and require such documents as are reasonably necessary to carry out its terms.

i.

Creditor: **AmeriHome Mortgage, 1 Baxter Way, Suite 300, Thousand Oaks, CA, 91362**

Names on mortgage: **Dorothy Mackenzie Sorensen Jay Aaron Sorensen**

Date mortgage acquired: **Aug 3, 2026**

Mortgage balance: **$367,348.86**

Monthly payment: **$3,261.67**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Dorothy Mackenzie Sorensen will pay the entire debt. Dorothy Mackenzie Sorensen will provide a copy of the divorce decree to the lender.**

Alimony

54. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

55. 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).

56. 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: **0849**
Plan Name: **Robinhood IRA**
Plan Administrator: **Robinhood**
Company Name: **Robinhood**
Address: **500 Colonial Center Parkway, Suite 100, Lake Mary, FL 32746**
Date Opened: **Mar 21, 2022**
Plan Value: **$260839.25**
This plan is in the name of: **Jay Aaron Sorensen**
Divide as follows: **The entire account should be awarded to Jay Aaron Sorensen.**

b.
Account Number: **0142**
Plan Name: **ADP 401K**
Plan Administrator: **ADP**
Company Name: **Job EPC**
Address: **1 ADP Boulevard, Roseland, NJ 07068**
Date Opened: **Mar 21, 2022**
Plan Value: **$27963.14**
This plan is in the name of: **Jay Aaron Sorensen**
Divide as follows: **The entire account should be awarded to Jay Aaron Sorensen.**

c.
Account Number: **None**
Plan Name: **Rio Tinto 401k**
Plan Administrator: **Empower**
Company Name: **Rio Tinto**
Address: **8515 E. Orchard Road, Greenwood Village, CO 80111**
Date Opened: **Dec 31, 2015**
Plan Value: **$345300.94**
This plan is in the name of: **Dorothy Mackenzie Sorensen**
Divide as follows: **The entire account should be awarded to Dorothy Mackenzie Sorensen.**

d.

Account Number: **None**
Plan Name: **Myshare**
Plan Administrator: **Computer share**
Company Name: **Rio Tinto**
Address: **150 Royall Street, Canton, MA 02021, United States**
Date Opened: **Dec 31, 2015**
Plan Value: **$42445.46**
This plan is in the name of: **Dorothy Mackenzie Sorensen**
Divide as follows: **The entire account should be awarded to Dorothy Mackenzie Sorensen.**

Additional provisions

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

a.

Additional Provision: **Beneficiary Designation and Family Wealth Preservation The parties acknowledge that they have children in common and intend, in the event of the death of either former spouse, to preserve available insurance proceeds and financial assets in the surviving parent's household so that those resources remain available to support the care and needs of the parties' children. To carry out that intent, each party shall, to the extent permitted by applicable law and the governing terms of the applicable policy, plan, account, or financial instrument, designate the other former spouse as the primary beneficiary of the following: (a) life insurance policies; (b) employer-sponsored life insurance benefits; (c) individual retirement accounts for which a beneficiary designation is permitted; (d) retirement, pension, or defined-contribution accounts for which a beneficiary designation is permitted; (e) annuities; (f) payable-on-death or transfer-on-death financial accounts; and (g) other financial assets for which the owner is permitted to designate a beneficiary at death. The parties expressly intend that these beneficiary designations remain effective notwithstanding entry of the Decree of Divorce. Because divorce may revoke, alter, or invalidate a beneficiary designation under applicable law, policy terms, plan documents, or account rules, each party shall, as soon as reasonably practicable after entry of the Decree, complete and submit any beneficiary designation, confirmation, election, or other document required by the applicable insurer, financial institution, employer, retirement-plan administrator, or other entity to affirmatively designate the other former spouse as beneficiary following the divorce. Each party shall cooperate in providing reasonable written confirmation that the required beneficiary designations have been completed. Unless otherwise agreed by the parties in a subsequent signed writing or ordered by a court of**

competent jurisdiction, neither party shall knowingly revoke, replace, subordinate, or otherwise materially impair the other former spouse's beneficiary status for an asset subject to this provision. Any proceeds or assets received by the surviving former spouse pursuant to this provision shall be received outright by the surviving former spouse. The parties acknowledge that the purpose of this arrangement is to preserve financial resources in the surviving parent's household for the benefit and care of the parties' children. This statement of purpose shall not create a trust, fiduciary obligation, custodial arrangement, accounting requirement, restriction on use, or requirement that the surviving former spouse segregate or preserve the proceeds for the children. The surviving former spouse shall have full discretion regarding the retention, investment, expenditure, or disposition of assets received pursuant to this provision. Nothing in this provision shall require an insurer, employer, retirement plan, financial institution, or other third party to take any action inconsistent with applicable state or federal law, plan documents, policy terms, or the governing instrument applicable to the asset. If any applicable plan, policy, account, or governing instrument does not permit the beneficiary designation contemplated by this provision, the affected party shall promptly notify the other party and shall cooperate in good faith in establishing a legally permissible arrangement that most closely carries out the intent of this provision. This provision affects beneficiary designations only and does not alter ownership, control, division, withdrawal rights, investment authority, or other lifetime rights associated with the underlying asset except as otherwise expressly provided in the Decree. Unless the parties later agree otherwise in a signed writing or a court orders otherwise, the obligations established by this provision shall remain in effect until the death of either party.

Duty to sign documents

58. 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 12, 2026
Date

Signature

Adam T. Mow

STATE OF UTAH THIRD DISTRICT COURT SALT LAKE COUNTY

Judge _____

_____ Signature ▶ _____

Date

Commissioner _____

Approved as to Form.

Other Party Signature ▶ Dorothy Mackenzie Sorensen

Other Party Name Dorothy Mackenzie Sorensen

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: **Dorothy Mackenzie Sorensen**
Method of service: **Email**
Address: **m4ck3n713@gmail.com**
Date of Service: **Nov 3, 2026**

11/03/2026

Date

Signature ▶ Jay Sorensen

Printed Name Jay Sorensen