Kristin Anne Dowd
Name
4706 S Green Valley Drive
Address
Salt Lake City, Utah 84107
City, State, Zip
801-867-7829
Phone
dowdkristin@gmail.com
Email

THIRD Judicial District SALT LAKE County

Court Address 450 SOUTH STATE STREET, P.O. BOX 1860, SALT LAKE CITY, UT, 84

| 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) | 264905264<br>Case Number |
| | Montague<br>Judge |
| Kristin Anne Dowd<br>(name of Petitioner) | Minas<br>Commissioner (domestic cases) |
| and | |
| Eric Samuel Dowd<br>(name of Respondent) | |
| Other parties (if any) | |

The court decrees:

## Divorce

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

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

2. **Kristin Anne Dowd** and **Eric Samuel Dowd** do not have any children together.

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

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

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

Vehicles

4. Vehicles will be divided as follows:

a.
Year: **2016**
Make: **Nissan**
Model: **Frontier**
VIN: **1N6AD0EV7GN749224**
Owner (before divorce): **ERIC S DOWD OR KRISTIN A DOWD**
Current value: **$14,500.00**
Amounts Estimated: **no**
Ownership After Divorce: **Kristin Anne Dowd**
Loan: **N/A**

b.
Year: **2023**
Make: **Hyundai**
Model: **Sonata**
VIN: **KMHL54JJ9PA054541**
Owner (before divorce): **ERIC S DOWD OR KRISTIN A DOWD**
Current value: **$25,402.00**
Amounts Estimated: **no**
Ownership After Divorce: **Kristin Anne Dowd**
Loan: **N/A**

Bank and credit union accounts

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

a.

Account Number: **0526**
Account Type: **Checking**
Institution Name: **USAA**
Address: **9800 Fredericksburg Rd, San Antonio TX 78288**
Date Opened: **N/A**
Balance (US Dollars): **$37,847.07**
Estimated: **no**
Owner: **Kristin Anne Dowd and Eric Samuel Dowd**
Co-Owner(s): **N/A**
Divide as follows: **Kristin Anne Dowd should be awarded the entire balance of $37,847.07 from this money.**

b.

Account Number: **2619**
Account Type: **Savings**
Institution Name: **USAA**
Address: **9800 Fredericksburg Rd, San Antonio TX 78288**
Date Opened: **N/A**
Balance (US Dollars): **$1,777.28**
Estimated: **no**
Owner: **Kristin Anne Dowd and Eric Samuel Dowd**
Co-Owner(s): **N/A**
Divide as follows: **Eric Samuel Dowd should be awarded the entire balance of $1,777.28 from this money.**

c.

Account Number: **3007**
Account Type: **Savings**
Institution Name: **Chase**
Address: **270 Park Avenue, New York NY 10017**
Date Opened: **N/A**
Balance (US Dollars): **$1,000.00**
Estimated: **no**
Owner: **Kristin Anne Dowd and Eric Samuel Dowd**
Co-Owner(s): **N/A**
Divide as follows: **Kristin Anne Dowd should be awarded the entire balance of $1,000.00 from this money.**

d.

Account Number: **8852**
Account Type: **Business Checking**
Institution Name: **Chase**
Address: **270 Park Avenue, New York NY 10017**
Date Opened: **N/A**
Balance (US Dollars): **$2,451.53**
Estimated: **no**
Owner: **Kristin Anne Dowd and Eric Samuel Dowd**
Co-Owner(s): **N/A**
Divide as follows: **Kristin Anne Dowd should be awarded the entire balance of $2,451.53 from this money.**

e.
Account Number: **6992**
Account Type: **Checking**
Institution Name: **Chase**
Address: **270 Park Avenue, New York NY 10017**
Date Opened: **N/A**
Balance (US Dollars): **$32,000.00**
Estimated: **no**
Owner: **Kristin Anne Dowd**
Co-Owner(s): **N/A**
Divide as follows: **Kristin Anne Dowd should be awarded the entire balance of $32,000.00 from this money.**

Stock, bond, securities, or money market fund accounts

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

a.
Account Number: **0484**
Account Type: **Schwab One Brokerage Account**
Instituition Name: **Charles Schwab**
Address: **3000 Schwab Way, Westlake TX 76262**
Date Opened: **N/A**
Balance (US Dollars): **$148,736.20**
Estimated: **no**
Owner: **Kristin Anne Dowd and Eric Samuel Dowd**
Co-Owner(s): **N/A**
Divide as follows: **Kristin Anne Dowd should be awarded the entire balance of $148,736.20 from this money.**

Account Number: 8892
Account Type: Business Checking
Institution Name: Chase
Address: 270 Park Avenue, New York NY 10017
Date Opened: N/A
Balance (US Dollars): $2,451.63
Estimated: no
Owner: Kristin Anne Dowd and Eric Samuel Dowd
Co-Owner(s): N/A
Divide as follows: Kristin Anne Dowd should be awarded the entire balance of $2,451.63 from this money.

a.

Account Number: 0892
Account Type: Checking
Institution Name: Chase
Address: 270 Park Avenue, New York NY 10017
Date Opened: N/A
Balance (US Dollars): $32,000.00
Estimated: no
Owner: Kristin Anne Dowd
Co-Owner(s): N/A
Divide as follows: Kristin Anne Dowd should be awarded the entire balance of $32,000.00 from this money.

Stock, bond, securities, or money market fund accounts

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

a.

Account Number: 0A84
Account Type: Schwab One Brokerage Account
Institution Name: Charles Schwab
Address: 3000 Schwab Way, Westlake TX 76262
Date Opened: N/A
Balance (US Dollars): $146,735.20
Estimated: no
Owner: Kristin Anne Dowd and Eric Samuel Dowd
Co-Owner(s): N/A
Divide as follows: Kristin Anne Dowd should be awarded the entire balance of $146,735.20 from this money.

b.

Account Number: **0049**
Account Type: **Demand Certificate**
Instituition Name: **AG Financial**
Address: **3900 S Overland Ave, Springfield MO 65807**
Date Opened: **N/A**
Balance (US Dollars): **$156,951.85**
Estimated: **no**
Owner: **Kristin Anne Dowd and Eric Samuel Dowd**
Co-Owner(s): **N/A**
Divide as follows: **Kristin Anne Dowd should be awarded the entire balance of $156,951.85 from this money.**

Money owed to Kristin Anne Dowd

7. The cash owed to Kristin Anne Dowd will be divided as follows:

a.

Address: **1010 E 700 S , Salt Lake City, Salt Lake, Utah 84102 United States**
Date Opened: **Jan 14, 2026**
Balance (US Dollars): **$35,881.78**
Estimated: **no**
Owner: **Kristin Anne Dowd**
Co-Owner(s): **N/A**
Divide as follows: **Kristin Anne Dowd should be awarded the entire balance of $35,881.78 from this money.**

Cash owned by Kristin Anne Dowd

8. The cash owned by Kristin Anne Dowd will be divided as follows:

a.

Address: **4706 S Green Valley Drive, Salt Lake City, Salt Lake, Utah 84107 United States**
Balance (US Dollars): **$8,520.00**
Estimated: **yes**
Estimation basis: **Current average price of silver**
Owner: **Kristin Dowd and Eric Dowd**
Co-Owner(s): **N/A**
Divide as follows: **Kristin Anne Dowd should be awarded the entire balance of $8,520.00 from this money.**

Life insurance policies owned by Kristin Anne Dowd

9. The life insurance policies owned by Kristin Anne Dowd will be divided as follows:

a.
Account Number: **2500**
Account Type: **N/A**
Instituition Name: **American United Life Insurance Company**
Address: **PO Box 6002, Indianapolis IN 46206**
Date Opened: **N/A**
Balance (US Dollars): **$47,091.02**
Estimated: **no**
Owner: **N/A**
Co-Owner(s): **N/A**
Divide as follows: **Eric Samuel Dowd should be awarded the entire balance of $47,091.02 from this money.**

10. This other property will be divided as follows:

a.
Description: **ARTWORK WITHIN THE MARTIAL HOME**
Date acquired: **N/A**
Current value: **$101,870.00**
Estimated: **no**
Ownership after divorce: **Kristin Anne Dowd**
Loan: **N/A**

11. **Kristin Anne Dowd** will receive the following property:

**a. ALL PERSONAL PROPERTY WITHIN THE MARITAL HOME**

12. This other property will be divided as follows:

**OWNERSHIP OF WISE & ABSA BANK ACCOUNTS, INVESTMENTS, AND PROPERTY LOCATED IN UGANDA WILL GO TO ERIC DOWD**

## Debts

13. Each party will be ordered to assume and pay debts as follows. The party assuming the debt must put the debt in their name and pay it. If they can't put the debt in their name, they must still pay it. If a party pays a debt they are not responsible for, they can recover that amount from the responsible party.

**Credit Card Debt**

a.
Account Number: **3005**
Institution Name: **American Express**
Address: **200 Vesesy Street, New York NY 10285**

9. The life insurance policies owned by Kristin Anne Dowd will be divided as follows:

a.

Account Number: 2500
Account Type: N/A
Institution Name: American United Life Insurance Company
Address: PO Box 6002, Indianapolis IN 46206
Date Opened: N/A
Balance (US Dollars): $47,091.02
Estimated: no
Owner: N/A
Co-Owner(s): N/A
Divide as follows: Eric Samuel Dowd should be awarded the entire balance of $47,091.02 from this money.

10. This other property will be divided as follows:

a.

Description: ARTWORK WITHIN THE MARITAL HOME
Date Acquired: N/A
Current value: $ 101,870.00
Estimated: no
Ownership after divorce: Kristin Anne Dowd
Loan: N/A

11. Kristin Anne Dowd will receive the following property:

a. ALL PERSONAL PROPERTY WITHIN THE MARITAL HOME

12. This other property will be divided as follows:

OWNERSHIP OF WISE & ABSA BANK ACCOUNTS, INVESTMENTS, AND PROPERTY LOCATED IN UGANDA WILL GO TO ERIC DOWD

Debts

13. Each party will be ordered to assume and pay debts as follows: The party assuming the debt must put the debt in their name and pay it. If they can't put the debt in their name, they're not still pay it. If a party pays a debt they are not responsible for, they can recover that amount from the responsible party

Credit Card Debt

a.

Account Number: 3065
Institution Name: American Express
Address: 200 Vesey Street, New York NY 10285

Amount owed on debt (in US Dollars): **$3,592.26**
Minimum Monthly Payment (in US Dollars): **$3,592.26**
Owner: **Kristin A Dowd & Eric S Dowd**
The debt will be paid as follows: **Kristin Anne Dowd will pay the entire debt. Kristin Anne Dowd will provide a copy of the divorce decree to the lender.**

b.
Account Number: **6190**
Institution Name: **Visa**
Address: **PO Box 6294, Carol Stream IL 60197**
Amount owed on debt (in US Dollars): **$2,642.72**
Minimum Monthly Payment (in US Dollars): **$2,642.72**
Owner: **Kristin A Dowd & Eric S Dowd**
The debt will be paid as follows: **Kristin Anne Dowd will pay the entire debt. Kristin Anne Dowd will provide a copy of the divorce decree to the lender.**

c.
Account Number: **1138**
Institution Name: **Capital One**
Address: **PO Box 71087, Charlotte NC 28272**
Amount owed on debt (in US Dollars): **$8,206.38**
Minimum Monthly Payment (in US Dollars): **$8,206.38**
Owner: **Eric S Dowd**
The debt will be paid as follows: **Eric Samuel Dowd will pay the entire debt. Eric Samuel Dowd will provide a copy of the divorce decree to the lender.**

**Installment Loan Debt**

a.
Account Number: **0000**
Institution Name: **Thirft Savings Plan**
Address: **PO Box 1600, Newark NJ 07101**
Amount owed on debt (in US Dollars): **$1,944.93**
Minimum Monthly Payment (in US Dollars): **$58.56**
Owner: **Kristin A Dowd**
The debt will be paid as follows: **Kristin Anne Dowd will pay the entire debt. Kristin Anne Dowd will provide a copy of the divorce decree to the lender.**

## Real property

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

a.

Description: **Condo Rental**

Address: **3979 S Vernon Circle #A, Salt Lake City, Salt Lake, UT 84124 United States**

Tax ID: **16-33-383-002**

Legal Description: **Unit A, in building 3979 contained within the Mount Vernon Estates Condominium, an Utah condominium project as identified in the record of survey map recorded December 1, 1998 as entry no. 7172785 in book 98-12P at page 335 of plats. Acres 0.1, 884 above ground sq ft, ACP tax area, 116 condominium unit.**

Date property acquired: **Jan 13, 2020**

Names on title: **Eric Dowd and Kristin Dowd**

Original cost: **$190,000**

Current value: **$300,000.00**

Property values estimated: **yes**

Estimation basis for property value: **Recent selling of similar condo in Mount Vernon Estates**

Disposal: **Eric Samuel Dowd will have exclusive use and possession of this property until one of the following occurs:**

**(i) Eric Samuel Dowd ceases to use this property as undefined primary residence;**

**(ii) Eric Samuel Dowd remarries;**

**(iii) Eric Samuel Dowd cohabits with a non-relative adult at this property.**

**Kristin Anne Dowd will receive a share of the equity existing in the property on the date the divorce decree is signed.**

**The total equity to be divided is $300000. Kristin Anne Dowd's share is $299999. Kristin Anne Dowd will have an equitable lien against the property in the amount of $299999. Kristin Anne Dowd will sign a quitclaim deed to Eric Samuel Dowd subject to that lien once the divorce is entered. Eric Samuel Dowd will pay Kristin Anne Dowd $299999 to satisfy the lien. Once Eric Samuel Dowd has paid the lien, Kristin Anne Dowd will sign any documents necessary to remove the lien from the property.**

i.

Creditor: ,

Names on mortgage: **N/A**

Date mortgage acquired: **N/A**

Mortgage values estimated: **N/A**

This mortgage will be paid as follows after the divorce: **N/A**

b.

Description: **House Rental**

Address: **4165 Poplar Brook Drive, Colorado Springs, El Paso, Colorado 80922 United States**
Tax ID: **R5329103008**
Legal Description: **Lot 15 North Range at Springs Ranch Fil No 5 County of El Paso State of Colorado**
Date property acquired: **Jun 1, 2010**
Names on title: **Eric Samuel Dowd and Kristin Anne Dowd**
Original cost: **$180,000**
Current value: **$460,000.00**
Property values estimated: **yes**
Estimation basis for property value: **Current Sale Price of similar homes in the same neighborhood**
Disposal: **Eric Samuel Dowd will receive sole ownership of this property.**
i.
Creditor: ,
Names on mortgage: **N/A**
Date mortgage acquired: **N/A**
Mortgage values estimated: **N/A**
This mortgage will be paid as follows after the divorce: **N/A**

c.
Description: **Marital Home**
Address: **4706 S Green Valley Drive, Salt Lake City, Salt Lake, Utah 84107 United States**
Tax ID: **2208105003000**
Legal Description: **Lot 34, Green Valley #2**
Date property acquired: **Nov 22, 2024**
Names on title: **Eric Samuel Dowd and Kristin Anne Dowd**
Original cost: **$500,000**
Current value: **$550,000.00**
Property values estimated: **yes**
Estimation basis for property value: **Current Sale Price of similar homes in the same neighborhood**
Disposal: **Kristin Anne Dowd will receive sole ownership of this property.**
i.
Creditor: ,
Names on mortgage: **N/A**
Date mortgage acquired: **N/A**
Mortgage values estimated: **N/A**
This mortgage will be paid as follows after the divorce: **N/A**

# Alimony

15. Neither party will pay alimony.

## Retirement money

**Retirement money – retirement accounts**

16. 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).

17. 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: **None**
Plan Name: **403(b)**
Plan Administrator: **AGFinancial**
Company Name: **AGFinancial**
Address: **3900 S Overland Ave, Springfield Missouri 658072**
Date Opened: **Mar 30, 2016**
Plan Value: **$3865.01**
This plan is in the name of: **Eric Samuel Dowd**
Divide as follows: **The entire account should be awarded to Eric Samuel Dowd.**

b.

Account Number: **None**
Plan Name: **Thrift Savings Plan**
Plan Administrator: **VA**
Company Name: **Department of Veterans Affairs**
Address: **500 Foothill Drive Salt Lake City Utah 84148**
Date Opened: **May 15, 2016**
Plan Value: **$84827.6**
This plan is in the name of: **Kristin Anne Dowd**
Divide as follows: **The entire account should be awarded to Kristin Anne Dowd.**

c.

Account Number: **0167**
Plan Name: **Roth Contributory IRA**
Plan Administrator: **Charles Schwab**
Company Name: **Charles Schwab**
Address: **3000 Schwab Way, Westlake TX 76262**
Date Opened: **Jan 26, 2026**
Plan Value: **$15650.02**
This plan is in the name of: **Eric Samuel Dowd**
Divide as follows: **The entire account should be awarded to Eric Samuel Dowd.**

**Retirement money - pensions**

18. 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).

19. In 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: **None**
Plan Name: **FERS-FRAE**
Plan Administrator: **Department of Veterans Affairs**
Company Name: **VA Salt Lake City Healthcare System**
Address: **500 Foothill Drive Salt Lake City Utah 84148**
Date Opened: **May 15, 2016**
Plan Value: **$49210.1**
This plan is in the name of: **Kristin Anne Dowd**
Divide as follows: **The entire account should be awarded to Kristin Anne Dowd.**

## Duty to sign documents

20. 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 20, 2026

Date

Signature ▶

Judge Amanda Montague

Date

Signature ▶

Commissioner

Approved as to Form.

Other Party Signature ▶

Other Party Name Eric Samuel Dowd

**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: **McKenzie Newton**
Method of service: **Hand Delivery**
Address: **1010 E 700 S, Salt Lake City Utah 84102**
Date of Service: **Nov 9, 2026**

10/09/2026

Date

Signature ▶

Printed Name Kristin Anne Dowd

Signature ▸

Date

Judge

Signature ▸

Date

Commissioner

Approved as to Form

Other Party
Signature ▸

Other Party Eric Samuel Doyal
Name

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Signature

10/09/2025
Date

Printed
Name