Alexander Paul Smith
Name
6664 S Quarter Creek Dr
Address
West Jordan, Utah 84081
City, State, Zip
801-696-0048
Phone
alexpsmith@outlook.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)	264905338 Case Number
	TODD M SHAUGHNESSY Judge
Alexander Paul Smith (name of Petitioner)	Commissioner (domestic cases)
and	
Fhernanda Smith (name of Respondent)	
Other parties (if any)	

The court decrees:

Divorce

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

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

2. **Alexander Paul Smith** and **Fhernanda Smith** 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, **Alexander Paul Smith** 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: **2021**
Make: **Ford**
Model: **Escape**
VIN: **N/A**
Owner (before divorce): **Alexander Smith**
Current value: **$10,200.00**
Amounts Estimated: **yes**
Basis of Estimation: **carmax online estimation tool**
Ownership After Divorce: **Alexander is awarded the 2021 Ford Escape and is solely responsible for all loans, insurance, and costs related to it. Alexander shall pay Fhernanda $5,000 for her interest in it within 30 days after the Decree Date, as provided in Section 4.2 of the Stipulation and Property Settlement Agreement, incorporated by reference.**
Loan: **N/A**

b.
Year: **2022**
Make: **Honda**
Model: **Rebel**
VIN: **MLHPC5604N5500910**
Owner (before divorce): **Alexander Smith**
Current value: **$4,000.00**
Amounts Estimated: **yes**

Basis of Estimation: **JD Power (https://www.jdpower.com/)**
Ownership After Divorce: **Alexander Paul Smith**
I.

Lender: **American Honda Finance Corporation**
Address: **American Honda Finance Corporation, PO Box 165007, Irving, TX 75016**
Date Acquired: **N/A**
Amount Owed: **$6,485.27**
Amounts Estimated: **no**
Monthly Payment: **$141.49**
The debt will be paid as follows: **Alexander Paul Smith will pay the entire debt. Alexander Paul Smith will provide a copy of the divorce decree to the lender.**

Bank and credit union accounts

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

a.

Account Number: **1799**
Account Type: **Checking**
Institution Name: **Deseret First Credit Union**
Address: **P.O. Box 45046, Salt Lake City, UT, 84145**
Date Opened: **N/A**
Balance (US Dollars): **$561.26**
Estimated: **no**
Owner: **Alexander Paul Smith**
Co-Owner(s): **N/A**
Divide as follows: **Alexander Paul Smith should be awarded the entire balance of $561.26 from this money.**

b.

Account Number: **8089**
Account Type: **Savings**
Institution Name: **nbkc bank**
Address: **8320 Ward Parkway Kansas City, MO 64114**
Date Opened: **N/A**
Balance (US Dollars): **$0.03**
Estimated: **no**
Owner: **Alexander Paul Smith**
Co-Owner(s): **N/A**
Divide as follows: **Alexander Paul Smith should be awarded the entire balance**

of $0.03 from this money.

c.
Account Number: **8635**
Account Type: **Savings**
Institution Name: **nbkc bank**
Address: **8320 Ward Parkway Kansas City, MO 64114**
Date Opened: **N/A**
Balance (US Dollars): **$12.18**
Estimated: **no**
Owner: **Alexander Paul Smith**
Co-Owner(s): **N/A**
Divide as follows: **Alexander Paul Smith should be awarded the entire balance of $12.18 from this money.**

d.
Account Number: **1735**
Account Type: **Savings**
Institution Name: **nbkc bank**
Address: **8320 Ward Parkway Kansas City, MO 64114**
Date Opened: **N/A**
Balance (US Dollars): **$1.92**
Estimated: **no**
Owner: **Alexander Paul Smith**
Co-Owner(s): **N/A**
Divide as follows: **Alexander Paul Smith should be awarded the entire balance of $1.92 from this money.**

e.
Account Number: **0485**
Account Type: **Checking**
Institution Name: **Deseret First Credit Union**
Address: **P.O. Box 45046, Salt Lake City, UT, 84145**
Date Opened: **N/A**
Balance (US Dollars): **$4,155.36**
Estimated: **no**
Owner: **Fhernanda Smith**
Co-Owner(s): **N/A**
Divide as follows: **Fhernanda Smith should be awarded the entire balance of $4,155.36 from this money.**

f.

Account Number: **6651**
Account Type: **Checking**
Institution Name: **Capital One Bank**
Address: **Bank by Mail, 15000 Capital One Drive, Richmond, VA 23238**
Date Opened: **N/A**
Balance (US Dollars): **$30.00**
Estimated: **no**
Owner: **Fhernanda Smith**
Co-Owner(s): **N/A**
Divide as follows: **Fhernanda Smith should be awarded the entire balance of $30.00 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: **1806**
Account Type: **Money Market Savings**
Instituition Name: **Deseret First Credit Union**
Address: **P.O. Box 45046, Salt Lake City, UT, 84145**
Date Opened: **N/A**
Balance (US Dollars): **$9,424.09**
Estimated: **no**
Owner: **Alexander Paul Smith**
Co-Owner(s): **N/A**
Divide as follows: **Alexander Paul Smith should be awarded the entire balance of $9,424.09 from this money.**

b.

Account Number: **8270**
Account Type: **Brokerage**
Instituition Name: **Charles Schwab & Co., Inc.**
Address: **3000 Schwab Way, Westlake, TX 76262**
Date Opened: **N/A**
Balance (US Dollars): **$0.58**
Estimated: **no**
Owner: **Alexander Paul Smith**
Co-Owner(s): **N/A**

Divide as follows: **Alexander Paul Smith should be awarded the entire balance of $0.58 from this money.**

Life insurance policies owned by Alexander Paul Smith

7. The life insurance policies owned by Alexander Paul Smith will be divided as follows:

   a.
   Account Number: **1663**
   Account Type: **N/A**
   Instituition Name: **Prudential**
   Address: **Customer Service Office PO Box 7390 Philadelphia, PA 19176**
   Date Opened: **N/A**
   Balance (US Dollars): **$17,981.11**
   Estimated: **no**
   Owner: **N/A**
   Co-Owner(s): **N/A**
   Divide as follows: **Alexander Paul Smith should be awarded the entire balance of $17,981.11 from this money.**

8. This other property will be divided as follows:

   a.
   Description: **Diamond engagement ring and wedding band (fused)**
   Date acquired: **N/A**
   Current value: **$2,800.00**
   Estimated: **yes**
   Basis of estimation: **Based on purchase price**
   Ownership after divorce: **Fhernanda Smith**
   Loan: **N/A**

9. **Alexander Paul Smith** will receive the following property:

   a. All other furniture and household goods at the marital home, per Sections 3.1 and 3.2 of the Stipulation.
   b. Alexander's clothing, jewelry, personal tools, electronics, and personal items.

10. **Fhernanda Smith** will receive the following property:

    a. Household furniture, kitchenware, linens, and decor selected by Fhernanda to furnish her residence, per Section 3.1 of the Stipulation.
    b. Fhernanda's clothing, jewelry, personal tools, electronics, and personal items.

11. This other property will be divided as follows:

The parties co-own their dog, Apollo, and their rabbits, Diego and Ollie. Apollo alternates between the parties week to week, with exchanges on Sundays by 7:00 p.m. Each party cares for one rabbit at a time, and the rabbits are exchanged every other week at the same time as an Apollo exchange. Alexander pays the costs of all three pets. All terms for the pets, including the schedule, the extra-week option, costs, travel, relocation, and end-of-life decisions, are as provided in Article 7 of the Stipulation and Property Settlement Agreement, which is incorporated by reference.

Debts

12. 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: **5776**
Institution Name: **Capital One**
Address: **N/A**
Amount owed on debt (in US Dollars): **$188.58**
Minimum Monthly Payment (in US Dollars): **$90.00**
Owner: **Alexander Smith**
The debt will be paid as follows: **Alexander Paul Smith will pay the entire debt. Alexander Paul Smith will provide a copy of the divorce decree to the lender.**

b.
Account Number: **8919**
Institution Name: **JPMorgan Chase (Chase Prime Visa, formerly 8286)**
Address: **N/A**
Amount owed on debt (in US Dollars): **$13.95**
Minimum Monthly Payment (in US Dollars): **$35.00**
Owner: **Alexander Smith**
The debt will be paid as follows: **Alexander Paul Smith will pay the entire debt. Alexander Paul Smith will provide a copy of the divorce decree to the lender.**

c.
Account Number: **2386**
Institution Name: **Discover (formerly 6142)**
Address: **N/A**

Amount owed on debt (in US Dollars): **$368.50**
Minimum Monthly Payment (in US Dollars): **$90.00**
Owner: **Alexander Smith**
The debt will be paid as follows: **Alexander Paul Smith will pay the entire debt. Alexander Paul Smith will provide a copy of the divorce decree to the lender.**

Real property

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

a.
Description: **House**
Address: **6664 S Quarter Creek Dr, West Jordan, Salt Lake, Utah 84081 United States**
Tax ID: **20-22-327-016-0000**
Legal Description: **LOT 115, SKY RANCH SINGLE FAMILY PH 1**
Date property acquired: **Oct 2, 2023**
Names on title: **SMITH, ALEXANDER P**
Original cost: **$574,062**
Current value: **$625,000.00**
Property values estimated: **no**
Disposal: **The marital home at 6664 S Quarter Creek Dr, West Jordan, Utah 84081 (Salt Lake County Parcel No. 20-22-327-016-0000; LOT 115, SKY RANCH SINGLE FAMILY PH 1) is titled and financed in Alexander Paul Smith's name only and is awarded to him as his sole and separate property, subject to the mortgage, which he shall pay and hold Fhernanda Smith harmless from. Its value is agreed at $625,000 and its equity at $112,151.09. Alexander shall pay Fhernanda her 50% equity share of $56,075.55, plus $5,000 for the vehicle, a total of $61,075.55, within 30 days after the Decree is entered. If not paid by then, the equity share shall be paid in installments secured by a promissory note and a recorded deed of trust on the home, as provided in Article 5 of the parties' Stipulation and Property Settlement Agreement, which is incorporated by reference. Except for these payments, Fhernanda waives any interest in the home. No quitclaim deed is required, as Fhernanda is not on title.**

i.
Creditor: **Lakeview Loan Servicing, loan ending 1424, 4425 Ponce De Leon Blvd, Coral Gables, FL, 33146**
Names on mortgage: **ALEXANDER P SMITH**
Date mortgage acquired: **Oct 2, 2023**
Mortgage balance: **$512,848.91**
Monthly payment: **$3,474.58**
Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Alexander Paul Smith will pay the entire debt. Alexander Paul Smith will provide a copy of the divorce decree to the lender.**

Business interests

14. The parties' ownership interests in business will be divided as follows:

a.

Business Name: **ROCKY MOUNTAIN VAULT STUDIOS, LLC**
Description: **Game Development Studio**
Phone: **(801) 696-0048**
Address: **9936 STILL HORSE DR, EAGLE MOUNTAIN, UT 84005 United States**
Total Value: **$0**
Percent owned by Petitioner: **50%**
Percent owned by Respondent: **0%**
Percent owned by Petitioner after divorce: **50%**
Percent owned by Responent after divorce: **0%**

Alimony

Fhernanda Smith's Financial Need

15. **Fhernanda Smith**'s ability to earn (after taxes) is **$0.00** per month. This amount is based on these sources of income:

Monthly Ability to Earn

Source	Monthly income
Work (Including self employment, wages, salaries, commissions, bonuses, tips and overtime)	$ 0
Rental income	$
Business income	$
Interest	$

Income from interest refers to the money you earn as a result of lending money to others or depositing money in an interest-bearing account.

Dividends	$

Dividends refer to a portion of a company's profits paid out to its shareholders as a form of return on their investment.

Retirement income (including pensions, 401(k), IRA, etc.)	$

Worker's Compensation $ _____

Social Security Disability (SSDI) $ _____

Supplemental Security Income (SSI) $ _____

Social Security (Other than SSDI or SSI) $ _____

Private Disability Insurance $ _____

Unemployment benefits $ _____

Education benefits (Including grants, loans, cash scholarships, etc.) $ _____

Veteran's Benefits $ _____

Alimony (from a prior marriage) $ _____

Child Support (from a prior order) $ 0

Payments from civil litigation $ _____

Payments from civil litigation refer to the compensation received by an individual or entity as a result of a legal dispute settled through the court system, such as a settlement or court-awarded damages.

Victim restitution $ _____

Victim restitution refers to the court-ordered payment made by a convicted offender to their victim(s) as a form of compensation for the harm or losses caused by their criminal actions.

Utah Cash Assistance $ _____

Family Employment Program (FEP), etc.

Federal Cash Assistance $ _____

Temporary Assistance for Needy Families (TANF), etc.

Financial support from household members $ _____

Financial support from household members refers to the money received by an individual from other members of their household, such as a spouse, parent, or child, to help cover living expenses or other financial obligations.

Financial support from non-household members $ _____

Financial support from non-household members refers to the money received by an individual from someone who is not a member of their household, such as a friend, relative, or member of a charitable organization, to help cover living expenses or other financial obligations.

Trust income $ _____

Trust income refers to the money earned by a trust, a legal arrangement where a trustee holds and manages assets on behalf of beneficiaries, typically through investments, rental income, or interest on financial instruments.

Annuity income $ _____

Annuity income refers to the periodic payments received by an individual from an annuity, a financial product that provides a guaranteed stream of income for a fixed period or for the rest of the individual's life in exchange for a lump sum or series of payments made to the annuity provider.

_____ $ _____

_____ $ _____

Total Gross Monthly Income $ 0

Monthly Tax Deductions from Ability to Earn

Type of Deductions	Amount
Federal Income Tax	$
State Income Tax	$
Municipal Income Tax	$
FICA	$
Medicare	$
Total Monthly Tax Deductions	$

16. **Fhernanda Smith's** current reasonable monthly expenses are as follows:

Rent or Mortgage	$ 1345
Real estate taxes (if not included in mortgage)	$ 0
Real estate insurance (if not included in mortgage)	$ 0
Real estate maintenance	$ 0
Food and household supplies	$ 500
Clothing	$ 150
Automobile payments	$ 500

Automobile insurance	$ 150
Automobile fuel	$ 100
Automobile maintenance	$ 0
Other transportation costs (public transportation, parking, etc.)	$ 0
Utilities (such as electricity, gas, water, sewer, garbage)	$ 150
Telephone	$ 50
Paid television, cable, satellite	$ 0
Internet	$ 50
Credit card payments	$ 0
Loans and other debt payments	$ 0
Alimony from previous marriages	$ 0
Child support	$ 0
Child care	$ 0
Extracurricular activities for children	$ 0
Education (children)	$ 0
Education (self)	$ 0
Health care insurance	$ 400
Health care expenses (excluding insurance listed above)	$ 0
Other insurance _____	$ 0
Entertainment	$ 125
Laundry and dry cleaning	$ 0
Donations	$ 0
Gifts	$ 50
Union and other Dues	$ 0

Garnishment or income withholding order	$ 0
Retirement deposits (including pensions, 401(k), IRA, etc.)	$ 0
Other _____	$ 0
Other _____	$ 0
Total current monthly expenses	$3570

17. **Fhernanda Smith**'s marital monthly expenses (expended during the marriage) are as follows:

Rent or Mortgage	$ 1737.29
Real estate taxes (if not included in mortgage)	$ 0
Real estate insurance (if not included in mortgage)	$ 0
Real estate maintenance	$ 0
Food and household supplies	$ 500
Clothing	$ 0
Automobile payments	$ 0
Automobile insurance	$ 0
Automobile fuel	$ 0
Automobile maintenance	$ 0
Other transportation costs (public transportation, parking, etc.)	$ 0
Utilities (such as electricity, gas, water, sewer, garbage)	$ 110
Telephone	$ 50
Paid television, cable, satellite	$ 0
Internet	$ 33.8
Credit card payments	

	$0
Loans and other debt payments	$0
Alimony from previous marriages	$0
Child support	$0
Child care	$0
Extracurricular activities for children	$0
Education (children)	$0
Education (self)	$0
Health care insurance	$0
Health care expenses (excluding insurance listed above)	$0
Other insurance	$0
Entertainment	$200
Laundry and dry cleaning	$0
Donations	$644.5
Gifts	$0
Union and other Dues	$0
Garnishment or income withholding order	$0
Retirement deposits (including pensions, 401(k), IRA, etc.)	$0
Other	$0
Other	$0
Total marital monthly expenses	$3275.59

18. The difference between **Fhernanda Smith**'s monthly net income (including child support) and monthly expenses is **$3,570.00** based on **current** expenses. This is **Fhernanda Smith**'s monthly financial need.

Alexander Paul Smith's Ability To Pay

19. **Alexander Paul Smith**'s net income (after taxes) is **$11,313.53** per month. This amount is based on these sources of income.

Work (Including self employment, wages, salaries, commissions, bonuses, tips and overtime)	$ 14583.33
Rental income	$ 0
Business income	$ 0
Interest	$ 0
Dividends	$ 0
Retirement income (including pensions, 401(k), IRA, etc.)	$ 0
Worker's Compensation	$ 0
Social Security Disability (SSDI)	$ 0
Supplemental Security Income (SSI)	$ 0
Social Security (Other than SSDI or SSI)	$ 0
Private Disability Insurance	$ 0
Unemployment benefits	$ 0
Education benefits (Including grants, loans, cash scholarships, etc.)	$ 0
Veteran's Benefits	$ 0
Alimony (from a prior marriage)	$ 0
Child Support (from a prior order)	$ 0
Payments from civil litigation	$ 0
Victim restitution	$ 0
Utah Cash Assistance	$ 0

Federal Cash Assistance	$ 0
Financial support from household members	$ 0
Financial support from non-household members	$ 0
Trust income	$ 0
Annuity income	$ 0
	$ 0
	$ 0
Total Gross Monthly Income	$ 14583.33

Monthly Tax Deductions

Type of Deductions	Amount
Federal Income Tax	$ 1544.16
State Income Tax	$ 610.02
Municipal Income Tax	$ 0
FICA	$ 904.15
Medicare	$ 211.47
Total Monthly Tax Deductions	$ 3269.8

20. **Alexander Paul Smith**'s current reasonable monthly expenses are as follows:

Rent or Mortgage	$ 3474.58
Real estate taxes (if not included in mortgage)	$ 0
Real estate insurance (if not included in mortgage)	$ 0
Real estate maintenance	$ 0
Food and household supplies	$ 500
Clothing	$ 0

Automobile payments	$ 0
Automobile insurance	$ 154.6
Automobile fuel	$ 185.2
Automobile maintenance	$ 100
Other transportation costs (public transportation, parking, etc.)	$ 0
Utilities (such as electricity, gas, water, sewer, garbage)	$ 218.49
Telephone	$ 38.7
Paid television, cable, satellite	$ 0
Internet	$ 67.6
Credit card payments	$ 0
Loans and other debt payments	$ 0
Alimony from previous marriages	$ 0
Child support	$ 0
Child care	$ 0
Extracurricular activities for children	$ 0
Education (children)	$ 0
Education (self)	$ 0
Health care insurance	$ 0
Health care expenses (excluding insurance listed above)	$ 0
Other insurance _____	$ 0
Entertainment	$ 141.46
Laundry and dry cleaning	$ 0
Donations	$ 1289
Gifts	$ 0

Union and other Dues	$ 0	
Garnishment or income withholding order	$ 0	
Retirement deposits (including pensions, 401(k), IRA, etc.)	$ 875.01	
Other	$ 0	
Other	$ 0	
Total marital monthly expenses		$7044.64

21. The difference between **Alexander Paul Smith**'s monthly net income and monthly expenses (including child support) is **$4,268.89**. This is **Alexander Paul Smith**'s ability to pay alimony each month.

22. **Alexander Paul Smith** and **Fhernanda Smith** have been married for **4** years and **10** months.

23. The value of real property during the marriage is **$625,000.00**

24. The value of personal property during the marriage is **$17,000.00**.

25. The court should also consider these other factors: **Alimony is set by agreement in Article 6 of the parties' Stipulation and Property Settlement Agreement, which is incorporated by reference. The parties ask the Court to order it as written, including: (1) monthly income reports and an annual tax-return true-up (Sections 6.10 and 6.11); (2) a temporary reduction if Alexander involuntarily loses his job (Section 6.8); (3) a change in structure if the property payment under Section 5.4 is not made on time (Sections 6.5 and 6.7); and (4) the parties' agreement that alimony may not be modified except as Article 6 provides (Section 6.12). The parties also acknowledge Alexander's Form I-864 Affidavit of Support, and agree that alimony counts as Fhernanda's income for that purpose (Section 11.4).**

Alimony Payment

26. **Alexander Paul Smith** will pay **Fhernanda Smith $2,500.00** in alimony each month.

27. These are the reasons for this amount: **The parties agreed to this amount in their Stipulation and Property Settlement Agreement, which is incorporated by reference. Alimony is transitional and lasts 24 months. It is $2,500 per month for Months 1 through 6. For Months 7 through 24, it is calculated monthly as $3,500 minus Fhernanda's net income, capped at $2,500 for Months 7 through 18 and**

$2,000 for Months 19 through 24, with a cap of $3,500 if the Fallback Structure applies. The full terms, including adjustments and termination, are in Article 6 of the Stipulation.

28. Alimony will start on **Dec 1, 2026** for the following reason: **Under Section 6.1 of the Stipulation and Property Settlement Agreement, alimony begins on the first day of the first full calendar month after the Decree is entered, and no alimony is owed for any period before the Decree. The date shown is an estimate. If the Decree is entered on a different date, the start date is the first day of the first full calendar month after entry.**

29. The payment schedule will be:

a. **Alimony is paid monthly for 24 months, beginning with the first full calendar month after the Decree is entered. Each payment is due on the 1st of the month, with a grace period through the 5th; a payment not sent by the 5th incurs a $50 late fee. No alimony is owed for any period before the Decree. Months 1 through 6 are $2,500 per month. Months 7 through 24 are calculated each month under the income-gap formula, capped at $2,500 for Months 7 through 18 and $2,000 for Months 19 through 24, unless the Fallback Structure applies. Alimony ends earlier on remarriage, cohabitation, or the death of either party. The amount, schedule, adjustments, and termination of alimony are as provided in Article 6 of the Stipulation and Property Settlement Agreement, which is incorporated by reference.**

30. **Alexander Paul Smith's** alimony obligation will end the earliest of the following:

- **2** years and **0** months.

Retirement money

Retirement money – retirement accounts

31. 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).

32. 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: **2FY3**
Plan Name: **Porch Financial 401(k)**
Plan Administrator: **Gusto Retirement Services, LLC**
Company Name: **Porch Financial, LLC**
Address: **1201 16th St, Ste 350, Denver, CO 80202**
Date Opened: **Mar 11, 2024**
Plan Value: **$53535.47**
This plan is in the name of: **Alexander Paul Smith**
Divide as follows: **Fhernanda Smith is awarded $17,242.74, which is 35% of Alexander's vested balance of $49,264.96 in the Porch Financial 401(k) Plan as of June 30, 2026, adjusted for investment gains and losses from June 30, 2026 through the date of distribution, to be transferred by a Qualified Domestic Relations Order submitted with the Decree. All other amounts, including contributions after June 30, 2026, are awarded to Alexander. QDRO fees are split equally. Each party keeps all other retirement and investment accounts in their own name, as provided in Article 2 of the parties' Stipulation and Property Settlement Agreement, which is incorporated by reference. Alexander Paul Smith should prepare the Qualified Domestics Relations Order (QDRO) for this plan within 120 days after the divorce decree is entered.**

b.

Account Number: **3807**
Plan Name: **Roth IRA, custodian Charles Schwab & Co., Inc.**
Plan Administrator: **Charles Schwab & Co., Inc.**
Company Name: **Charles Schwab & Co., Inc.**
Address: **3000 Schwab Way, Westlake, TX 76262**
Date Opened: **Apr 14, 2020**
Plan Value: **$23580.5**
This plan is in the name of: **Alexander Paul Smith**
Divide as follows: **The entire account should be awarded to Alexander Paul Smith.**

Additional provisions

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

a.

Additional Provision: **The parties' Stipulation and Property Settlement Agreement is approved and incorporated into this Decree by reference, and its terms are orders of the Court. If anything in this Decree conflicts with the Stipulation, the Stipulation controls.**

b.

Additional Provision: **Cash, joint accounts, and credit cards are divided under the Liquid Cash Agreement dated September 30, 2026 (Exhibit A to the Stipulation). Alexander is solely responsible for the credit card balances (Article 1).**

c.
Additional Provision: **Tax filing for 2026, any joint return, and prior joint returns are handled as provided in Article 8 of the Stipulation.**

d.
Additional Provision: **Alexander shall keep Fhernanda on his health insurance through the end of the month in which the Decree is entered, as provided in Article 9 of the Stipulation.**

e.
Additional Provision: **Each party is solely responsible for debts incurred after September 30, 2026 and debts in their own name, including any loan Alexander takes to fund the property payment (Article 10).**

f.
Additional Provision: **Immigration cooperation and the Form I-864 are addressed in Article 11 of the Stipulation.**

g.
Additional Provision: **Before filing a motion on any dispute under the Stipulation or this Decree, the parties shall mediate, except to enforce unpaid alimony (Article 12).**

h.
Additional Provision: **Within 30 days after the Decree, each party shall remove the other as beneficiary of their accounts and policies (Section 13.2).**

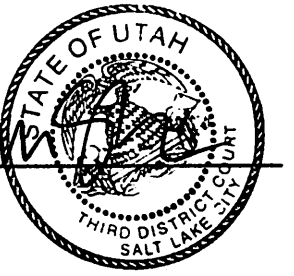
Duty to sign documents

34. 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.

11/20/24
Date

Signature ▶



Judge

Date

Signature ▶

Commissioner

Approved as to Form.

Other Party Signature ▶

Other Party Name: Fhernanda Smith

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: Fhernanda Smith
Method of service: Email
Address: fhernanda.horan2323@gmail.com
Date of Service: Nov 16, 2026

11/15/2026
Date

Signature ▶ Alexander Smith

Printed Name: Alexander Smith