

FILED**MAR 03 2026****SECOND
DISTRICT COURT**

Wendy Lee Jepsen

Name

4985 South 1150 West

Address

Riverdale, Utah 84405

City, State, Zip

801-391-1254

Phone

wendyjepsen@comcast.net

Email

In the Court of Utah

S EOND Judicial District WEBER County

Court Address 2525 GRANT AVENUE, OGDEN, UT 84401

In the Matter of (select one)

☒ the Marriage of (for a divorce with
or without children, annulment,
separate maintenance, or
temporary separation case)

Wendy Lee Jepsen

(name of Petitioner)

and

Christopher Michael Jepsen

(name of Respondent)

Other parties (if any)

Divorce Decree

264900158

Case Number

Cristina Ortega

Judge

Christina Wilson

Commissioner (domestic cases)

The court decrees:

Divorce

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

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

2. **Wendy Lee Jepsen** and **Christopher Michael Jepsen** 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, **Wendy Lee Jepsen** 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: **2022**

Make: **Toyota**

Model: **Camry**

VIN: **4T1C11AK3NU694565**

Owner (before divorce): **Wendy Lee Jepsen**

Current value: **\$15,500.00**

Amounts Estimated: **no**

Ownership After Divorce: **Wendy Lee Jepsen**

i.

Lender: **Chase**

Address: **2910 Washington Boulevard, Ogden, Utah 84401**

Date Acquired: **N/A**

Amount Owed: **\$4,842.53**

Amounts Estimated: **no**

Monthly Payment: **\$125.00**

The debt will be paid as follows: **Wendy Lee Jepsen will pay the entire debt. Wendy Lee Jepsen will provide a copy of the divorce decree to the lender.**

b.

Year: **2002**

Make: **Chevrolet**

Model: **Trailblazer**

VIN: **1GNDT13S322486975**

Owner (before divorce): **Chris Jepsen**

Current value: **\$1,930.00**
Amounts Estimated: **no**
Ownership After Divorce: **Christopher Michael Jepsen**
Loan: **N/A**

c.

Year: **2017**
Make: **Chevrolet**
Model: **Colorado ZR2**
VIN: **1GCRTEE15H1307876**
Owner (before divorce): **Chris Jepsen**
Current value: **\$27,380.00**
Amounts Estimated: **no**
Ownership After Divorce: **Christopher Michael Jepsen**

i.

Lender: **America First Credit Union**
Address: **1344 West 4675 South, Riverdale, Utah 84405**
Date Acquired: **N/A**
Amount Owed: **\$28,780.25**
Amounts Estimated: **no**
Monthly Payment: **\$580.00**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

d.

Year: **2007**
Make: **Funfinder**
Model: **X**
VIN: **5RXTA182971010842**
Owner (before divorce): **Chris Jepsen**
Current value: **\$1,000.00**
Amounts Estimated: **yes**
Basis of Estimation: **Roof damage**
Ownership After Divorce: **Christopher Michael Jepsen**
Loan: **N/A**

e.

Year: **2022**
Make: **DAIX**

Model: **Champion 125**
VIN: **L37MMHBSXNZ030099**
Owner (before divorce): **Chris Jepsen**
Current value: **\$1,200.00**
Amounts Estimated: **yes**
Basis of Estimation: **Average resale value**
Ownership After Divorce: **Christopher Michael Jepsen**
Loan: **N/A**

f.

Year: **2020**
Make: **DAIX**
Model: **Champion 125**
VIN: **L37MMHBV1LZ050135**
Owner (before divorce): **Chris Jepsen**
Current value: **\$900.00**
Amounts Estimated: **yes**
Basis of Estimation: **Average resale value**
Ownership After Divorce: **Christopher Michael Jepsen**
Loan: **N/A**

Bank and credit union accounts

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

a.

Account Number: **4549**
Account Type: **Checking**
Institution Name: **Chase**
Address: **2910 Washington Boulevard, Ogden, Utah 84401**
Date Opened: **N/A**
Balance (US Dollars): **\$2,043.61**
Estimated: **no**
Owner: **Wendy Lee Jepsen**
Co-Owner(s): **N/A**
Divide as follows: **Wendy Lee Jepsen should be awarded the entire balance of \$2,043.61 from this money.**

b.

Account Number: **9127**
Account Type: **Savings**
Institution Name: **Chase**

Address: **2910 Washington Boulevard, Ogden, Utah 84401**

Date Opened: **N/A**

Balance (US Dollars): **\$900.33**

Estimated: **no**

Owner: **Wendy Lee Jepsen**

Co-Owner(s): **N/A**

Divide as follows: **Wendy Lee Jepsen should be awarded the entire balance of \$900.33 from this money.**

c.

Account Number: **7049**

Account Type: **Savings**

Institution Name: **Synchrony**

Address: **P.O. Box 669802, Dallas, Texas 75266-0955**

Date Opened: **N/A**

Balance (US Dollars): **\$3,108.20**

Estimated: **no**

Owner: **Wendy Lee Jepsen**

Co-Owner(s): **N/A**

Divide as follows: **Wendy Lee Jepsen should be awarded the entire balance of \$3,108.20 from this money.**

d.

Account Number: **9812**

Account Type: **Business checking**

Institution Name: **Chase**

Address: **2910 Washington Boulevard, Ogden, Utah 84401**

Date Opened: **N/A**

Balance (US Dollars): **\$3,171.46**

Estimated: **no**

Owner: **Wendy Lee Jepsen**

Co-Owner(s): **N/A**

Divide as follows: **Wendy Lee Jepsen should be awarded the entire balance of \$3,171.46 from this money.**

e.

Account Number: **5399**

Account Type: **Checking**

Institution Name: **America First Credit Union**

Address: **1263 West 12th Street, Marriott-Slaterville, Utah 84404**

Date Opened: **N/A**

Balance (US Dollars): **\$26.36**

Estimated: **no**

Owner: **Christopher Michael Jepsen**

Co-Owner(s): **N/A**

Divide as follows: **Christopher Michael Jepsen should be awarded the entire balance of \$26.36 from this money.**

f.

Account Number: **9598**

Account Type: **Checking**

Institution Name: **Cross River Bank**

Address: **275 Battery Street, 23rd Floor, San Francisco, California 94111**

Date Opened: **N/A**

Balance (US Dollars): **\$788.42**

Estimated: **no**

Owner: **Christopher Michael Jepsen**

Co-Owner(s): **N/A**

Divide as follows: **Christopher Michael Jepsen should be awarded the entire balance of \$788.42 from this money.**

g.

Account Number: **2499**

Account Type: **Savings**

Institution Name: **Upgrade**

Address: **275 Battery Street, 23rd Floor, San Francisco, California 94111**

Date Opened: **N/A**

Balance (US Dollars): **\$3,000.00**

Estimated: **no**

Owner: **Christopher Michael Jepsen**

Co-Owner(s): **N/A**

Divide as follows: **Christopher Michael Jepsen should be awarded the entire balance of \$3,000.00 from this money.**

h.

Account Number: **4443**

Account Type: **Checking**

Institution Name: **US Bank**

Address: **4810 South 1900 West, Roy, Utah 84067**

Date Opened: **N/A**

Balance (US Dollars): **\$33.30**

Estimated: **no**

Owner: **Christopher Michael Jepsen**

Co-Owner(s): **N/A**

Divide as follows: **Christopher Michael Jepsen should be awarded the entire balance of \$33.30 from this money.**

Debts

6. 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: **5302**

Institution Name: **Visa**

Address: **U.S. Bank, 200 South Sixth Street, Minneapolis, Minnesota 55401**

Amount owed on debt (in US Dollars): **\$1,651.38**

Minimum Monthly Payment (in US Dollars): **\$200.00**

Owner: **Christopher Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

b.

Account Number: **3772**

Institution Name: **Master Card**

Address: **Capital One MasterCard, P.O. Box 71087, Charlotte, North Carolina 28272-1084**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **Christopher M Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

c.

Account Number: **9686**

Institution Name: **Visa**

Address: **Mission Lane LLC, P.O. Box 70184, Charlotte, North Carolina 28272-**

1084

Amount owed on debt (in US Dollars): **\$1,241.81**

Minimum Monthly Payment (in US Dollars): **\$194.60**

Owner: **Christopher Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

d.

Account Number: **5158**

Institution Name: **Paypal Credit**

Address: **2211 North 1st Street, San Jose, California 95131**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **Christopher Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

e.

Account Number: **1649**

Institution Name: **Amazon**

Address: **Synchrony Bank, P.O. Box 669802, Dallas, Texas 75266-0955**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **Christopher Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

f.

Account Number: **8301**

Institution Name: **Ashley Furniture**

Address: **4060 Riverdale Road, Riverdale, Utah 84405**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **Christopher Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

g.

Account Number: **0200**

Institution Name: **Sweetwater Music**

Address: **5501 US-30, Fort Wayne, IN 46818**

Amount owed on debt (in US Dollars): **\$2,146.41**

Minimum Monthly Payment (in US Dollars): **\$70.00**

Owner: **Christopher Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

h.

Account Number: **3996**

Institution Name: **Visa**

Address: **America First Credit Union, 1263 West 12th Street, Marriott-Slaterville, Utah 84404**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **Christopher Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

i.

Account Number: **4237**

Institution Name: **MasterCard**

Address: **Synchrony Bank, P.O. Box 669802, Dallas, Texas 75266-0955**

Amount owed on debt (in US Dollars): **\$120.28**

Minimum Monthly Payment (in US Dollars): **\$120.28**

Owner: **Chris Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

j.

Account Number: **8541**

Institution Name: **Visa**

Address: **Chase Bank, 2910 Washington Blvd, Ogden, UT 84401**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **Wendy L Jepsen**

The debt will be paid as follows: **Wendy Lee Jepsen will pay the entire debt. Wendy Lee Jepsen will provide a copy of the divorce decree to the lender.**

k.

Account Number: **0163**

Institution Name: **Visa**

Address: **Chase Bank, 2910 Washington Blvd, Ogden, UT 84401**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **Wendy L Jepsen**

The debt will be paid as follows: **Wendy Lee Jepsen will pay the entire debt. Wendy Lee Jepsen will provide a copy of the divorce decree to the lender.**

l.

Account Number: **8114**

Institution Name: **MyLowe's Rewards**

Address: **Synchrony Bank, P.O. Box 669802, Dallas, Texas 75266-0955**

Amount owed on debt (in US Dollars): **N/A**

Minimum Monthly Payment (in US Dollars): **N/A**

Owner: **Wendy Jepsen**

The debt will be paid as follows: **Wendy Lee Jepsen will pay the entire debt. Wendy Lee Jepsen will provide a copy of the divorce decree to the lender.**

Installment Loan Debt

a.

Account Number: **0543**

Institution Name: **Synovus Bank (the Greensky Program)**

Address: **PO Box 2730, Alpharetta, Georgia 30023-2730**

Amount owed on debt (in US Dollars): **\$33,600.00**

Minimum Monthly Payment (in US Dollars): **\$2,400.00**

Owner: **Wendy Jepsen**

The debt will be paid as follows: **Wendy Lee Jepsen will pay half of the debt. Christopher Michael Jepsen will pay half of the debt. Wendy Lee Jepsen will provide a copy of the divorce decree to the lender.**

b.

Account Number: **9686**

Institution Name: **Affirm**

Address: **www.affirm.com**

Amount owed on debt (in US Dollars): **\$1,146.72**

Minimum Monthly Payment (in US Dollars): **\$573.36**

Owner: **Christopher Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

c.

Account Number: **9686**

Institution Name: **Pay Pal Pay in 4**

Address: **P.O. Box 45950, Omaha, Nebraska 68145-0950**

Amount owed on debt (in US Dollars): **\$1,828.15**

Minimum Monthly Payment (in US Dollars): **\$914.08**

Owner: **Christopher Jepsen**

The debt will be paid as follows: **Christopher Michael Jepsen will pay the entire debt. Christopher Michael Jepsen will provide a copy of the divorce decree to the lender.**

Real property

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

a.

Description: **House**

Address: **4985 South 1150 West, Riverdale, Weber, Utah 84405 United States**

Tax ID: **08-098-0022**

Legal Description: **RESIDENTIAL LAND W/BUILDING**

Date property acquired: **Mar 1, 1993**

Names on title: **Wendy Lee Jepsen**

Original cost: **\$55,000**

Current value: **\$406,993.00**

Property values estimated: **no**

Disposal: **Wendy Lee Jepsen will receive sole ownership of this property.**

i.

Creditor: **N/A**

Names on mortgage: **Christopher M Jepsen, Wendy L Jepsen**

Date mortgage acquired: **Sep 26, 2005**

Mortgage balance: **\$3,666.06**

Monthly payment: **\$1,035.16**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Wendy Lee Jepsen will pay the entire debt. Wendy Lee Jepsen will provide a copy of the divorce decree to the lender.**

Business interests

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

a.

Business Name: **Wendy Jepsen, MT-BC**

Description: **Music Therapy**

Phone: **(801) 391-1254**

Address: **4985 South 1150 West, Riverdale, Utah 84405 United States**

Total Value: **\$3,000**

Percent owned by Petitioner: **100%**

Percent owned by Respondent: **0%**

Percent owned by Petitioner after divorce: **100%**

Percent owned by Respondent after divorce: **0%**

Alimony

Wendy Lee Jepsen's Financial Need

9. **Wendy Lee Jepsen's** ability to earn (after taxes) is **\$1,750.34** 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)	\$ 1833.33
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) \$ _____

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.

Average monthly mileage deduction

\$ 500

\$

Total Gross Monthly Income

\$ 2333.33

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	\$

10. **Wendy Lee Jepsen's** current reasonable monthly expenses are as follows:

Rent or Mortgage \$ 1035.16

Real estate taxes (if not included in mortgage) \$ 0

Real estate insurance (if not included in mortgage) \$ 0

Real estate maintenance \$ 150

Food and household supplies \$ 500

Clothing \$ 50

Automobile payments \$ 125

Automobile insurance \$ 100

Automobile fuel \$ 150

Automobile maintenance \$ 50

Other transportation costs (public transportation, parking, etc.) \$ 0

Utilities (such as electricity, gas, water, sewer, garbage) \$ 300
 Telephone \$ 30
 Paid television, cable, satellite \$ 0
 Internet \$ 72.28
 Credit card payments \$ 0
 Loans and other debt payments \$ 2400
 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 \$ 306
 Health care expenses (excluding insurance listed above) \$ 200
 Other insurance \$ 0
 Entertainment \$ 75
 Laundry and dry cleaning \$ 0
 Donations \$ 0
 Gifts \$ 100
 Union and other Dues \$ 0
 Garnishment or income withholding order \$ 0
 Retirement deposits (including pensions, 401(k), IRA, etc.) \$ 666.66
 Other \$ 225
 Other

\$ 179.67

Total current monthly expenses

\$6714.77

11. **Wendy Lee Jepsen's** marital monthly expenses (expended during the marriage) are as follows:

Rent or Mortgage	\$ 1035.16
Real estate taxes (if not included in mortgage)	\$ 0
Real estate insurance (if not included in mortgage)	\$ 0
Real estate maintenance	\$ 150
Food and household supplies	\$ 1000
Clothing	\$ 100
Automobile payments	\$ 705
Automobile insurance	\$ 200
Automobile fuel	\$ 250
Automobile maintenance	\$ 100
Other transportation costs (public transportation, parking, etc.)	\$ 0
Utilities (such as electricity, gas, water, sewer, garbage)	\$ 300
Telephone	\$ 75
Paid television, cable, satellite	\$ 0
Internet	\$ 72.28
Credit card payments	\$ 584.88
Loans and other debt payments	\$ 3887.44
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	\$ 282.58	
Health care expenses (excluding insurance listed above)	\$ 400	
Other insurance	\$ 0	
Entertainment	\$ 150	
Laundry and dry cleaning	\$ 0	
Donations	\$ 0	
Gifts	\$ 150	
Union and other Dues	\$ 0	
Garnishment or income withholding order	\$ 0	
Retirement deposits (including pensions, 401(k), IRA, etc.)	\$ 1958.33	
Other	\$ 225	
Other	\$ 199.67	
Total marital monthly expenses		\$11825.34

12. The difference between **Wendy Lee Jepsen's** monthly net income (including child support) and monthly expenses is **\$5,309.55** based on **current** expenses. This is **Wendy Lee Jepsen's** monthly financial need.

Christopher Michael Jepsen's Ability To Pay

13. **Christopher Michael Jepsen's** net income (after taxes) is **\$13,390.36** per month. This amount is based on these sources of income.

Work (Including self employment, wages, salaries, commissions, bonuses, tips and overtime)	\$ 11995.45
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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)	\$ 3471
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	\$ 15466.45

Monthly Tax Deductions

Type of Deductions	Amount
Federal Income Tax	\$ 765.53
State Income Tax	\$ 411.72
Municipal Income Tax	\$ 0
FICA	\$ 728.47
Medicare	\$ 170.37

14. **Christopher Michael Jepsen's** current reasonable monthly expenses are as follows:

Rent or Mortgage	\$ 1287
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	\$ 50
Automobile payments	\$ 580
Automobile insurance	\$ 70
Automobile fuel	\$ 100
Automobile maintenance	\$ 50
Other transportation costs (public transportation, parking, etc.)	\$ 0
Utilities (such as electricity, gas, water, sewer, garbage)	\$ 55
Telephone	

	\$ 26.27	
Paid television, cable,	\$ 0	
satellite		
Internet	\$ 53.13	
Credit card payments	\$ 584.88	
Loans and other debt	\$ 1487.44	
payments		
Alimony from previous	\$ 0	
marriages		
Child support	\$ 0	
Child care	\$ 0	
Extracurricular activities for	\$ 0	
children		
Education (children)	\$ 0	
Education (self)	\$ 0	
Health care insurance	\$ 245.4	
Health care expenses	\$ 100	
(excluding insurance listed		
above)		
Other	\$ 55.07	
insurance		
Entertainment	\$ 75	
Laundry and dry cleaning	\$ 0	
Donations	\$ 0	
Gifts	\$ 100	
Union and other Dues	\$ 0	
Garnishment or income	\$ 0	
withholding order		
Retirement deposits	\$ 1958.33	
(including pensions, 401(k),		
IRA, etc.)		
Other	\$ 0	
Other	\$ 0	
Total marital monthly expenses	\$7377.5199999999995	

15. The difference between **Christopher Michael Jepsen's** monthly net income and

monthly expenses (including child support) is **\$6,012.84**. This is **Christopher Michael Jepsen's** ability to pay alimony each month.

16. **Christopher Michael Jepsen and Wendy Lee Jepsen** have been married for **42** years and **5** months.

17. The value of real property during the marriage is **\$406,993.00**

18. The value of personal property during the marriage is **\$47,910.00**.

Alimony Payment

19. **Christopher Michael Jepsen** will pay **Wendy Lee Jepsen \$4,500.00** in alimony each month.

20. These are the reasons for this amount: **The amount listed reflects the addition of half of the 2400.00 per month payment to Greensky (home improvement loan), in the amount of 1200.00 to be paid for the duration of 14 months. This debt will be paid off in March, 2027. Beginning in April, 2027, the amount of alimony will be reduced to: 3300.00 per month. The amount listed is less than Wendy's need according to the document, because the house will be paid off in a few months, bringing Wendy's financial need down by approximately 500-600.00. Until then, I (Wendy) will make all necessary adjustments to my budget.**

21. Alimony will start the month immediately following entry of the divorce decree.

22. The payment schedule will be:

a. **Christopher will allocate biweekly direct deposits from his employer into Wendy's bank account.**

23. **Christopher Michael Jepsen's** alimony obligation will end the earliest of the following:

- **5** years and **0** months.
- If **Wendy Lee Jepsen** dies.
- If **Wendy Lee Jepsen** remarries.
- If **Wendy Lee Jepsen** cohabits. Cohabitation must be proven in court before **Christopher Michael Jepsen** stops paying alimony.

Retirement money

Retirement money – retirement accounts

24. 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).

25. 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: **7630**

Plan Name: **IRA**

Plan Administrator: **none**

Company Name: **Charles Schwab**

Address: **215 N. Union Ave. Farmington, UT 84025**

Date Opened: **Feb 13, 2025**

Plan Value: **\$8003.25**

This plan is in the name of: **Wendy Lee Jepsen**

Divide as follows: **The entire account should be awarded to Wendy Lee Jepsen.**

b.

Account Number: **8109**

Plan Name: **IRA**

Plan Administrator: **none**

Company Name: **Charles Schwab**

Address: **215 N. Union Ave. Farmington, UT 84025**

Date Opened: **Nov 1, 2023**

Plan Value: **\$6571.1**

This plan is in the name of: **Christopher Michael Jepsen**

Divide as follows: **The entire account should be awarded to Christopher Michael Jepsen.**

c.

Account Number: **4008**

Plan Name: **Roth IRA**

Plan Administrator: **none**

Company Name: **Charles Schwab**

Address: **215 N. Union Ave. Farmington, UT 84025**

Date Opened: **Oct 1, 2024**

Plan Value: **\$5995.04**

This plan is in the name of: **Christopher Michael Jepsen**

Divide as follows: **The entire account should be awarded to Christopher Michael Jepsen.**

Additional provisions

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

a.

Additional Provision: **Christopher will continue to designate Wendy as beneficiary of his life insurance policy until January 15, 2031.**

b.

Additional Provision: Christopher will be responsible to notify his current employer's payroll department to allocate half of the alimony amount to be paid via electronic direct deposit into Wendy's personal checking account biweekly. If Christopher's employment status changes, he will notify his new employer's payroll department to allocate the alimony amount agreed upon in this document.

c.

Additional Provision: If any previously undisclosed debts incurred by Christopher are discovered after the filing date, Christopher will be solely responsible for those debts.

Duty to sign documents

27. 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.

April 9, 2026

Date

Signature



Cristina Ortega

Judge

CRISTINA ORTEGA

Signature

Date

Commissioner

Approved as to Form.

Other Party
Signature

Christopher Michael Jepsen

Other Party
Name

Christopher Michael Jepsen

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: **Christopher Michael Jepsen**

Method of service: **Hand Delivery**

Address: **4985 South 1150 West, Riverdale, Utah 84405**

Date of Service: **Feb 28, 2026**

02/28/2026

Date

Signature



Wendy Lee Jepsen

Printed
Name

Wendy Lee Jepsen