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**IN THE SECOND JUDICIAL DISTRICT COURT
IN AND FOR WEBER COUNTY, STATE OF UTAH**

In the matter of the marriage of:

CHAD MICHAEL OWEN,
Petitioner,

and

AMBER LEIGH OWEN,
Respondent

DECREE OF DIVORCE

Case No. 254901951

Judge Camille Neider

This matter comes before the court for final entry of the Decree of Divorce. The Stipulation of the parties was previously filed. The Court having reviewed the Stipulation and having previously entered its Findings of Facts and Conclusions of Law,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED:

GROUND FOR JURISDICTION

1. Father is a resident of Weber County, State of Utah.
2. Mother is a resident of Weber County, State of Utah.
3. The parties were married on July 28, 2007 in the State of Utah and are presently married.

4. The parties have three children together, two of which are minors: K.L.O., born July 6, 2010; and A.C.O., born February 3, 2014.

5. Utah is the home state of said minor children pursuant to Utah Code Ann. section 78B-13-201(1)(a).

6. Pursuant to Utah Code Ann. section 78B-13-209, the parties state that:

a. The parties have not participated, as a party, witness, or in any other capacity, in any other litigation concerning the custody of the minor children in this or any other state.

b. The parties do not have any information of any custody proceeding concerning the children pending in a court of this or any other state; and

c. The parties do not know of any person not a party to the proceeding who has physical custody of the children or claims to have custody or visitation rights with respect to the children.

GROUND FOR DIVORCE

7. The parties have suffered irreconcilable differences making the continuation of the marriage impossible.

CUSTODY

8. The parties stipulate and agree that it is in the best interests of the minor children that the parties be awarded joint physical and legal custody, with the parties being awarded parent time according to following parenting plan.

PARENTING PLAN

9. For the basic parent time schedule, the parties will exercise physical custody on a week-on, week-off schedule, with exchanges on Sundays.

10. Exchanges will occur as agreed upon by the parties as the first and preferred option. If the parties are unable to reach an agreement, exchanges will occur at the children's school or at a mutually accessible public location, when possible. When school is not in session, exchanges will occur at 9:00 a.m., unless otherwise agreed by the parties. It is in the children's best interest for the delivering parent to provide transportation, as this minimizes disruption and stress for them. The transporting parent may exit the vehicle solely to assist the children with loading or unloading, but will not enter the other party's property. All exchanges will occur curbside.

11. **Summer Parent-Time.** For summer parent-time, each party will be entitled to exercise one uninterrupted block of extended summer parent-time each year, not to exceed fourteen (14) consecutive days. A party's extended summer parent-time may not be scheduled over the other party's designated holiday parent-time. Amber will have first choice of her extended summer parent-time dates in even-numbered years, and Chad will have first choice of his extended summer parent-time dates in odd-numbered years. The parent with the first choice must provide written notice of their selected dates to the other parent no later than May 1 of each year. The parent with the second choice must provide written notice of their selected dates no later than May 15 of each year. If the parent with the first choice does not timely provide notice by May 1, that parent will lose first-choice priority for that year, and the other parent may make their summer selection first. If either parent fails to timely designate extended summer parent-time by the applicable deadline, that parent may still exercise extended summer parent-time only if the

dates are mutually agreed upon. The parties will exercise extended summer parent-time in a manner that preserves the children's holiday parent-time, minimizes unnecessary conflict, and allows both parents a meaningful opportunity for uninterrupted summer time with the children. Regular parent-time will resume immediately after each parent's extended summer parent-time block concludes.

12. Unless otherwise mutually agreed in writing, parent time for Holidays will be exercised as follows:

Even Years	Odd Years	Holiday and Time
Chad	Amber	Martin Luther King Jr. Holiday after school or 6 p.m. on the Friday before holiday to 7 p.m. day of holiday
Amber	Chad	President's Day after school or 6 p.m. on the Friday before holiday to 7 p.m. day of holiday
Chad	Amber	Spring Break from after school or 6 p.m. on the day school lets out to Sunday 7 p.m.
Amber	Chad	Memorial Day on Friday after school or at 6 p.m. to Monday at 7 p.m.
Amber	Chad	Juneteenth (a) 5:30 p.m. on the day before Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is not Chad's Day; or (b) 8 a.m. on Juneteenth National Freedom Day if the day before Juneteenth National Freedom Day is Chad's Day. (2) Holiday ends at 5:30 p.m. on the day following Juneteenth National Freedom Day.
Chad	Amber	July 4th 6 p.m. day before holiday the day after at 6 p.m.
Amber	Chad	July 24th 6 p.m. the day before holiday to the day after as 6 p.m.
Chad	Amber	Labor Day after school or 6 p.m. on Friday to 7 p.m. on Monday
Chad	Amber	Fall Break after school or 6 p.m. on the day school lets out to 7 p.m. on Sunday
Amber	Chad	Halloween after school to 9 p.m. or if school is not in session 4 p.m. to 9 p.m.
Amber	Chad	Thanksgiving after school on the day school lets out until the day before school resumes at 7 p.m.
Chad	Amber	First Half of Winter Break after school or 6 p.m. on the day school lets out until December 27 at 7 p.m.
Amber	Chad	Second Half of Winter Break , beginning December 27 at 7 p.m. with return the day before school resumes at 7 p.m.

Amber	Chad	Day of Child's Birthday , begins at 3 p.m. ends at 9 p.m.
Chad	Amber	The day before or after child's birthday 3 p.m. to 9 p.m.
Chad	Chad	Father's Day 9:00 a.m. to 7:00 p.m.
Amber	Amber	Mother's Day 9:00 a.m. to 7:00 p.m.

13. Legal Custody. The parties shall have joint legal custody of the minor children. The parties shall both have access to medical records, school records, court records, and any other information or records concerning their children. The major decisions concerning their children's general welfare, education, discretionary medical treatment, and religious training shall be mutually agreed to by both parties. If there is a dispute regarding a major decision concerning the children's general welfare, education, discretionary medical treatment, or religious training, the parties stipulate that they will discuss the circumstances with relevant professionals. If the parties still cannot come to an agreement, it shall be submitted first to a mutually agreed upon mediator and the parties shall participate in at least one good faith mediation session. The parties shall share equally the cost of the mediation unless otherwise agreed. If the parties still cannot agree after attending mediation, either party may seek Court review. If the Court finds that a parent has used or frustrated the dispute resolution process without good reason, the Court may award attorney fees and financial sanctions to the prevailing parent.

14. School. Unless mutually agreed in writing or ordered by the court, the children will continue to attend their current school and the designated feeder schools. For purposes of this provision, "feeder schools" refers to the natural and anticipated progression of schools within the same geographic boundary and school system, including the middle/junior high and high school that students are assigned to attend based on their current school enrollment. This progression is intended to provide continuity in the children's educational environment, peer

relationships, and extracurricular opportunities. The intent of this provision is to ensure that children can remain within a consistent school community as they advance from one grade level to the next, including alongside peers who matriculate through the same feeder pattern. Stability in school placement is presumed to be in the children's best interests, as it supports long-term friendships, familiarity with teachers and staff, and ongoing participation in academic and extracurricular programs. Absent mutual written agreement or further order of the court, neither parent will unilaterally enroll the children in a different school or seek to alter the children's progression through their designated feeder schools. Any proposed deviation from this pathway, including enrollment in a non-boundary school, charter school, private school, or different school district, will require either mutual agreement or court approval.

15. Both parties shall have the authority to make routine decisions regarding the child's day-to-day activities when the child is in his or her care. The parties shall notify the other of an emergency as soon as possible.

16. First Right of Refusal. Each party will have the first option to provide care for the minor child over any other third party if the parent responsible for the minor child is not available overnight or longer during their custodial parent time and the other parent is personally available and willing to provide the care and transportation.

17. Relocation. If either party relocates more than 150 miles from the other party, the parties will comply with the notice requirements of Utah Code Ann. § 81-9-209. The party who files any motion related to the relocation will be responsible for the attorney fees incurred in bringing that motion.

18. Communication. The parties will discuss all parenting concerns through text and email and will not use their children to deliver messages. The parties will only use phone contact for emergencies or changes on the day of the exchange. The parties will be civil with one another.

19. Telephone and Virtual Contact with Children. Each parent will permit and encourage, during reasonable hours, reasonable and uncensored communications with the children, in the form of mail privileges and virtual parent-time if the equipment is reasonably available. Telephone contact will be at reasonable hours and for a reasonable duration. The children will be able to contact the parents at any reasonable time.

20. Travel. When the child travels with either parent overnight, all of the following will be provided to the other parent at least 72 hours prior to departure:

- a. An itinerary of travel dates;
- b. Destination;
- c. Places where the child or traveling parent can be reached; and, the name and telephone number of an available third person who would be knowledgeable of the child's location.

21. Notification of Children's Events. Both parents will have access to information and will not require the other parent to notify them of information that they may obtain through their own reasonable efforts. For information the other party does not have access to, the parties will take affirmative steps to share school, school programs, extracurricular activities, sporting events, and activity information concerning their child with each other on a frequent basis.

22. Cellphones/Communication Devices. Because the parties are currently providing cell phones for both children, the following will apply: The children will be allowed to use and

have the device in both parents' respective homes. Both parties will have final discretion and control over the children's use of the device while the children are with either parent, including the discretion to decide when to enforce a curfew or a moratorium on device use for family time, bedtime, and meals. Both parents will have access to the device's passwords. This access, control, and right to restrict the children's use of the device applies regardless of which party paid for the device or pays the monthly data plan. If either parent restricts the children's device for any period, the parties will ensure that the children and parents have access to another device for communication with both parents.

23. Special Events. Special consideration will be given by each parent to make the child available to attend family functions, including funerals, weddings, family reunions, religious holidays, important ceremonies, and other significant events in the life of the child or in the life of either parent which may inadvertently conflict with the visitation schedule.

24. Mutual Restraints:

- a. The parties will not make disparaging remarks to one another or to their child about one another or in a child's presence, either verbally, in writing or otherwise. Both parties are mutually restrained from harassing or threatening the other party.
- b. Both parties will be restrained and enjoined from making disparaging remarks about the other on social media.
- c. Both parties will be restrained from saying or doing anything that would tend to diminish the children's love and affection for the other parent. This includes any comments about the other parent's actions that

may be construed as having a negative impact on the other parent's relationship with the children.

d. Both parties will be restrained from consuming alcohol to excess and/or illegal drugs, just prior to, or during any parent-time or visitations with the minor child. Both parties will also have the affirmative duty to remove the minor children from the presence of any person consuming illegal drugs.

e. Both parties will be restrained from bothering, harassing, annoying, threatening or harming the other.

f. Both parties will be restrained from going to the other's residence or place of employment without prior approval from the other party.

g. Both parties will be civil and respectful in all their communications with one another.

CHILD SUPPORT

25. All claims for back child support through May 2026 will be deemed to be fully paid, waived, or satisfied. Child support will be calculated using the Joint Custody Child Support Obligation Worksheet, with Amber having 183 overnights and Chad 182. The parties stipulated and agree that for purposes of child support calculation, Amber's gross monthly income will be imputed at \$4,971, and Chad's actual gross monthly income will be \$10,609.

26. According to the joint custody child support calculator, Chad's monthly child support obligation to Amber will be \$418 per month for the two minor children. Child support will commence the first month following Amber's move from the family home as set forth herein.

Pending Amber's move from the family home, Chad will pay the family home's monthly mortgage in lieu of child support. Chad will pay child support until one month after the parties' minor children have turned 18 or graduated from high school, whichever occurs later.

MEDICAL

27. All claims for reimbursement of health insurance premiums or child-related healthcare expenses incurred through May 2026 will be deemed fully paid, waived, and satisfied. Beginning June 2026, the parties will follow the provisions of Utah Code Ann. § 81-6-208 regarding health insurance coverage for the children. The parties agree that the cost of Chad's current health insurance policy is unreasonable. Chad will continue to maintain and pay for the current policy for June and July 2026 without requiring Amber to reimburse him for any portion of those premiums. Amber may obtain a comparable health insurance policy for the children at a more reasonable cost. Amber will make reasonable efforts to obtain such coverage by August 1, 2026. If Amber obtains a new policy, she will promptly notify Chad and provide him with copies of the insurance cards, verification of coverage, and documentation confirming the monthly premium amount. Effective the first month in which Amber provides the new health insurance coverage, the parties will share responsibility for the children's portion of the health insurance premiums as provided by Utah Code Ann. § 81-6-208. If Amber does not obtain comparable replacement coverage by August 1, 2026, she will begin reimbursing Chad for her share of the children's portion of Chad's current health insurance premiums effective August 1, 2026, calculated pursuant to Utah Code Ann. § 81-6-208. The parties acknowledge that federal tax-filing status and the allocation of dependency exemptions may significantly affect the cost and availability of health insurance coverage for the minor children. The parties agree to consult

annually, as a first option, regarding which parent should claim the children for tax purposes for the upcoming tax year, taking into account insurance costs, tax consequences, and any relevant changes in circumstances. The parties will jointly consult with insurance agents and tax professionals to determine the most financially reasonable arrangement each year. If the parties cannot reach an agreement for a given tax year, the allocation of tax dependency exemptions will default to the terms set forth in the Decree. The parties further acknowledge that, based on current circumstances, it appears most financially reasonable for Amber to claim the children moving forward; however, if circumstances change, including but not limited to either party obtaining employment with employer-provided insurance, remarriage, or other material changes, the parties will reevaluate the allocation of tax dependency exemptions and health-insurance responsibilities.

- a. For future coverage, the parties will notify each other of any change in any insurance policy that will affect the minor children's coverage.
- b. Except as provided above as Amber seeks a more reasonably priced insurance policy, if in the future both parties have insurance, then each party will be fully responsible for their own out of pocket premiums. If only one party has insurance, then the parties will be equally responsible for the costs of any out-of-pocket premium, otherwise not paid by the employer, to insure the minor children, each paying 50% of said premium. The children's portion of the premium will be a per capital share of the premium actually paid. The premium expense for the children will be

calculated by dividing the premium amount by the number of persons covered under the policy.

c. The parties will evenly divide and be responsible for all reasonable and necessary uninsured medical, dental, therapeutic, and pharmaceutical expenses, including deductibles and co-payments, incurred for the minor children.

d. The parties will provide written verification of the cost and payment of the medical expenses to the other party within 30 days of payment.

e. A party will be denied the right to receive credit for the expenses or to recover payment if the party seeking reimbursement fails to comply with the Subparagraph “d” above.

f. Each party will pay their portion of medical expenses within 30 days of notification.

28. For purposes of this section, “health, hospital, or dental insurance plan” has the same meaning as “health care insurance” as defined in Utah Code Ann. section 31A-1-301.

EXTRACURRICULAR ACTIVITIES and SCHOOL EXPENSES

29. The parties shall equally share the costs for all extracurricular activities in which the parties’ minor children would like to participate and which the parties agree to in writing.

30. The parties will share equally the costs of the children's mandatory education expenses, including school registration fees, school lunches, school clothing, and miscellaneous school fees.

31. The parties shall send written verification of the expense within 30 days of the cost being incurred, and shall pay the same within 30 days of the written notification.

CHILDCARE EXPENSES

32. The parties will equally share the cost of the children's auto insurance.

33. Chad will continue to pay 100% of the minor children's cell phones and data plans, including new phones he recently purchased for their adult child and youngest child.

34. The parties will send written verification of the expense within 30 days of the cost being incurred, and will pay the same within 30 days of the written notification.

TAXES

35. Amber has or will claim all three of the parties' children on her 2024 tax returns. For 2025, the parties will file jointly. For tax years commencing 2026 and beyond, while there are two children eligible to be claimed, Amber will claim K.L.O., and Chad will claim A.C.O. When there is only one minor child eligible to be claimed, Amber will be entitled to claim A.C.O. in even-numbered tax years, and Chad will be entitled to claim A.C.O. in odd-numbered tax years. Chad's right to claim any child in a given tax year is expressly conditioned on Chad being current on his base child support obligation as of December 31 of that tax year. For purposes of this provision, "current" means Chad has paid all base child support owed through December 31. If Chad is not current on his base child support obligation by December 31, he will not be entitled to claim any child for that tax year, and Amber will be entitled to claim the child or children Chad otherwise would have claimed for that year.

ALIMONY

36. Chad will pay alimony to Amber for a period of eighty-four (84) months, commencing June 2026. Until Amber vacates the family home as provided in this Agreement, Chad will pay the monthly mortgage payment on the family home in lieu of paying monthly alimony. Beginning in the first month after Amber vacates the family home, the parties intend that Amber will receive a total of \$2,500 per month from Chad, consisting of monthly child support and monthly alimony. Based on Chad's current child support obligation, Chad will initially pay alimony to Amber in the amount of \$2,082 per month. When combined with Chad's monthly child support obligation set forth above, this results in Amber receiving \$2,500 per month. If Chad's monthly child support obligation changes, Chad's monthly alimony obligation will automatically adjust so that Amber continues to receive a total of \$2,500 per month in combined child support and alimony. For example, and for illustrative purposes only, if Chad's child support obligation is modified to \$200 per month, Chad's alimony obligation will automatically adjust to \$2,300 per month. Chad's alimony obligation will continue for eighty-four (84) months unless terminated earlier by operation of law, including Amber's death, Chad's death, Amber's remarriage, or Amber's cohabitation with another person as defined by Utah law. Each monthly payment will be paid in two equal installments of \$1,250, with one-half due on the 1st day of each month and one-half due on the 15th day of each month.

REAL PROPERTY

37. Real Property- Thatcher, UT. The parties own a parcel of land located at 10905 N Wallace Ln, Thatcher, UT 84337. The property will be listed for sale within thirty (30) days from the date of this Stipulation by a mutually agreed realtor and remain on the market until sold. Once listed, the land will remain continuously for sale until it sells. All listing agreements

will be for a period of 90 days. The initial listing price will be agreed upon in consultation with the realtor. Either party may elect or require a reduction of the current listing price in an amount equal to 5% of the current listing price if the property remains unsold at the end of any 90-day listing period. Each party will have the right to require such a reduction each time it is necessary to renew the listing agreement until the land is sold. Any bona fide offer to purchase will be accepted if the amount is equal to or greater than the listing price. The proceeds from sale will be equally divided between Amber and Chad. The parties will fully cooperate with all realtors who want to show the property to prospective buyers and to any real estate sales agents who want to familiarize themselves with it. The parties will have the right to mutually agree (in writing) to vary any term of the provisions of this Stipulation relating to the mechanics of the sale. There may be changes in the length of the listing agreement, the sales agent, the sale price, etc. The parties, in good faith, will make procedural changes if it facilitates a prompt sale of the property. The parties will mediate any conflict relating to the sale of the property before bringing any sale-related issue before the court.

38. Real Property – Brigham City. The parties own real property, a rental home, located at 546 E 900 N, Brigham City, UT 84302. Chad will be awarded all right, title and interest in the Brigham City rental property, free and clear of any interest by Amber, and subject to any debts, mortgages or other encumbrances thereon. Chad will be responsible for any taxes related to this property.

39. Real Property – The Family Home. The parties own the real property located at 2763 W. 3375 N., Farr West, Utah 84404, which is the family home. Chad will be awarded all right, title, and interest in the family home, free and clear of any claim or interest by Amber, subject to any

debts, mortgages, liens, or other encumbrances against the property, including but not limited to the underlying mortgage, the outstanding Small Business Administration loan, and any attorney fee liens. Chad will be solely responsible for all debts, obligations, taxes, mortgages, liens, encumbrances, and expenses associated with the family home, and he will hold Amber harmless from the same. Until Amber vacates the family home as provided below, Chad will pay the monthly mortgage payment on the family home in lieu of paying monthly child support and alimony. Amber will have the exclusive right to use and occupy the family home from now until 90 days following her receipt of the initial \$60,000 portion of the property settlement payment set forth in this Agreement. Within 90 days after receiving the initial \$60,000 portion of the property settlement payment, Amber will vacate the residence and tender full possession, control, and occupancy of the family home to Chad. Amber will ensure that the family home is in substantially the same condition as it is presently and is reasonably clean. Amber will execute and sign a Quitclaim deed or any other document necessary to release her interest in the family home after she has received the initial \$60,000 portion of the property settlement payment set forth below. The parties agree that Amber shall have limited access to the marital property for the sole purpose of operating her mobile salon business. This access shall continue as the first option for a duration mutually agreed upon by the parties. If the parties are unable to reach an agreement regarding the duration, Amber's access shall terminate eighteen (18) months from the date of entry of the Decree.

Amber's use of the marital property is limited exclusively to the following areas:

- The east-side RV pad enclosed within the fence;
- The utility hookups serving the RV pad; and

- The portion of the driveway directly in front of the gate providing access to the RV pad, situated perpendicular to the adjoining public street (approximately the east twelve feet).

This limited access is intended to allow Amber to continue serving existing and prospective clients and to maintain the revenue stream associated with her mobile salon business while she secures a permanent business location or alternative operating arrangement. Amber's use of the property shall not unreasonably interfere with Chad's use, possession, or enjoyment of the marital property and shall be limited to activities reasonably necessary for the operation of the mobile salon business. The parties stipulate that it is their understanding that there is a Small Business Administration ("SBA") loan attached to the marital home.

40. Property Settlement Payment. Chad will pay Amber a property settlement of \$245,000. This obligation will be paid as follows: Chad will pay Amber \$10,000 no later than 12:00 p.m. on May 26, 2026. Chad will pay Amber an additional \$50,000 within ninety (90) days from the date of this Stipulation. The remaining balance of \$185,000 will be paid by Chad to Amber in monthly payments of \$2,500, commencing in the first month after Amber vacates the family home. Each monthly payment will be paid in two equal installments of \$1,250, with one-half due on the 1st day of each month and one-half due on the 15th day of each month, and continuing each and every month until the property settlement obligation is paid in full. Chad may prepay all or any portion of the remaining property settlement balance at any time without penalty.

PERSONAL PROPERTY

41. Vehicles. Chad is awarded the 2024 GMC Sierra 3500HD. Chad will be responsible for

any debts associated with the vehicle and will indemnify and hold Amber harmless for them.

Amber is awarded the 2024 GMC Sierra 1500HD. Amber will be responsible for any debts associated with the vehicle and will indemnify and hold Chad harmless for them.

42. Personal Property in the Family Home. Amber will be awarded all furniture, furnishings, household goods, décor, kitchenware, dishes, linens, beds, mattresses, electronics, ordinary household items, and all other contents currently located in the family home, except as specifically excluded below. Amber's award of the contents of the family home does not include: all built-in or installed appliances, including the fridge, which will remain with the family home; the theater equipment; Chad's tools; Chad's personal photographs; and Chad's personal memorabilia. For purposes of this provision, "appliances" does not include the washer and dryer, which will be awarded to Amber as part of the household contents.

43. Travel Trailer. Amber is awarded the Travel Trailer currently being used by her salon business. Amber will be responsible for any debts associated with the trailer and will indemnify and hold Chad harmless for them.

44. Dump Trailer. Amber is awarded the Walton Dump Trailer. Amber will be responsible for any debts associated with the trailer and will indemnify and hold Chad harmless for them.

45. John Deere Tractor. Amber is awarded the John Deere Tractor. Amber will be responsible for any debts associated with the tractor and will indemnify and hold Chad harmless for them.

46. Toy Hauler. Chad is awarded the Toy Hauler trailer. Chad will be responsible for any debts associated with the trailer and will indemnify and hold Amber harmless for them.

47. Kubota Tractor. The parties acknowledge that the Kubota tractor is encumbered by debt that is currently in collections. The parties will make a good faith effort to sell the tractor and will use the sale proceeds to pay the underlying debt associated with the tractor. If, after making a good faith effort, the parties are unable to sell the tractor, they will cooperate in surrendering possession of the tractor to the creditor. Whether the tractor is sold or surrendered, the parties will equally share responsibility for any shortfall, deficiency, or additional amount necessary to transfer title to a buyer or satisfy the creditor's claim, including any repossession fees, penalties, attorney fees, interest, collection costs, or any other amounts determined to be owing by the creditor.

48. Sale of Certain Personal Property. The following items will be sold through commercially reasonable efforts on KSL.com, Facebook Marketplace, eBay, or another mutually agreed platform. The parties will sell the Case Mini Ex, Truck Tent Camper, Piano, CNC Router & Related tools, RC Airplanes & Parts, Utility Trailer, and Laser Machine. Neither party will accept an offer to purchase any listed item without the other party's prior written approval, which approval will not be unreasonably withheld. Within five days after the sale of any item, the selling party will provide the other party with a copy of the bill of sale or other documentation confirming the sale price and any costs of sale. After payment of any agreed or necessary costs of sale, the net sale proceeds will be divided equally between the parties. Each party will cooperate as needed to facilitate the listing, sale, and transfer of the items identified for liquidation

FINANCIAL ITEMS

49. The parties are awarded the amounts in their personal bank accounts.

50. The parties are awarded any retirement funds in their individual accounts.

51. The parties' remaining financial accounts are awarded to the party in whose name the account is held.

52. Other than the division of debt outlined below, the parties agree that as of the signing of this stipulation, there are no other amounts owing between them.

53. Chad will make the monthly payments on the joint Visa credit-card account ending in 2718-0090. Once this account is paid off, Chad will close out the account. Neither party will incur any additional charges on the visa card.

BUSINESS INTEREST

54. Chad will be awarded all right, title, and interest in VDCWorx, LLC including all assets, property, software, computers, accounts receivable, intellectual property, and financial accounts associated with those businesses, free and clear of any claim by Amber. Chad will assume, pay, defend, indemnify and hold Amber harmless from the SBA loan. Amber will be awarded all right, title, and interest in Convenient Shears, or any subsidiary or DBA associated with her businesses, including all assets, property, accounts receivable, intellectual property, and financial accounts associated with those businesses, free and clear of any claim by Chad. Each party will be solely responsible for any and all debts, obligations, and liabilities associated with the businesses they are awarded, and each agrees to indemnify and hold the other harmless from any such debts, obligations, or liabilities. Any assets of any business owned by either party that is not disclosed during the divorce proceedings will be divided equally between the parties.

DEBT

55. The parties' debts will be divided as outlined above.

56. Other than the debts listed above, any debt incurred by a party since the date of separation, December 2024, will be the sole responsibility of the party who incurred it.
57. The parties agree that there are no other outstanding joint debts other than those identified above.
58. Any debts not listed above will be paid by the party who incurred the debt.
59. Chad will be solely responsible for the credit-card account ending in 2718-0090, including all balances, interest, fees, and obligations associated with that account, and will indemnify and hold Amber harmless from the same.
60. No New Debt. Neither party will incur any new debt, obligation, lien, encumbrance, or financial liability that binds, obligates, or negatively affects the other party. Neither party will use the other party's name, credit, Social Security number, signature, account information, or authority to obtain credit or incur any financial obligation. Neither party will incur, place, or allow any new debt, lien, encumbrance, loan, security interest, or other financial obligation against any jointly owned property, including any real property, vehicle, personal property, business asset, or other asset in which both parties have an ownership interest, unless the parties first agree in writing or the Court orders otherwise. Each party will be solely responsible for any debt or obligation incurred in violation of this provision and will indemnify and hold the other party harmless from the same. This provision does not apply if Chad needs to obtain a second mortgage on the family home that is awarded to him as set forth herein.

MISCELLANEOUS

61. Both parties are restrained from going to the other's residence unless they have been

given written permission from the other party or if it is for a regularly scheduled parent-time exchange. Neither parent will enter the residence of the other party without written permission from the other parent. Both parties will remain in their vehicle/residence at parent-time exchanges unless needed to assist the children with loading/unloading their content as curb side assistance and will not directly communicate with each other unless necessary.

62. Both parties will be supportive of the other party's role as a parent. Neither parent will attempt to alienate the child in any way from the other parent. Both parents have an affirmative duty to co-parent the child in a way that promotes their best interest.

63. Both parties will be restrained and enjoined from making disparaging remarks about the other party in front of the children, and both parties will not allow family members or others to make disparaging remarks about the other party in the presence of the minor children. Neither party will allow the minor children to remain in the presence of any third-party making disparaging remarks about the other party.

64. Both parties are restrained from discussing custody issues in front of the child or allowing a third party to do so. The parties are also restrained from discussing the child's relationship with the other parent in front of or with the child, or from questioning, interrogating, or otherwise "pumping" the child for information.

65. Both parties should notify the other party of any change in address, phone number, or email within 24 hours of a change.

66. The children will continue to have access to their current phones for communication with both parents unobstructed and uncensored. Children's phones will remain on Chads current plan. Amber will seek her own phone plan / service and will be removed from the current family

plan in its entirety, she may keep her current phone number and transfer as needed.

67. Both parties shall be restrained and enjoined from making disparaging remarks about the other, or commenting about the status of the case, on social media.

68. Both parties shall be restrained from saying or doing anything that would tend to diminish the children's love and affection for the other parent. This includes any comments about the other parent's actions that may be construed as having a negative impact on the other parent's relationship with the children.

69. Both parties are mutually restrained from allowing third parties to do in front of the child what they themselves are prohibited from doing under this section, and should have the affirmative duty to use his or her best efforts to prevent third parties from such violations, or should remove the child from such circumstances.

70. Name Change. If she so chooses, Amber may change her name to Amber Lamb.

FILING UNFILED TAX RETURNS

71. The parties will file any unfiled federal and state income tax returns through the **2025 tax year** using the filing status of **Married Filing Jointly**. Any refund or liability shall be split equally between the parties. The parties will cooperate in good faith by exchanging any reasonably necessary tax documents, wage statements, income records, childcare tax information, mortgage interest statements, health insurance information, or other documents needed to complete the jointly filed returns. Each party will provide such documents within a reasonable time after request so the returns can be prepared and filed without unnecessary delay.

MUTUAL AGREEMENTS AND DEFAULT TO DECREE

72. The parties may mutually agree in writing to alternative arrangements regarding any

matter addressed in this Stipulation or the Decree. Any such modification must be set forth in a written document signed by both parties, including electronic signatures, to be valid and enforceable. If the parties are unable to reach a mutual written agreement, the terms of the Decree shall govern and control. No verbal agreements, informal understandings, or unilateral statements will modify the Decree or this Stipulation.

ATTORNEY FEES

73. The parties agree to pay for their own attorney fees associated with this matter. Chad will pay 100% of the mediator fees from the May 22, 2026, mediation.

DOCUMENTS

74. Each party will be ordered to execute and deliver to the other party any documents necessary to implement the provisions of the Decree entered herein by the Court.

[The Court's Signature and Seal appear on the first page.]

Approved as to form:

/s/ David Overson
David Overson
Counsel for Petitioner

/s/ Bonnie Morriss
Bonnie Morriss
Counsel for Respondent
*[E-signed with express permission
given via email on 6/10/2026]*