

Kristen MacGregor
1634 W 800 S
Lehi, UT 84043
(801) 900-0955
iankristen@gmail.com

Check your email. You will receive information
and documents at this email address.

I am the Petitioner

In the District Court of Utah
Fourth Judicial District, Utah County
Fourth District Court, 137 North Freedom Blvd, Provo UT 84601

In the Matter of the Marriage of

Kristen MacGregor

and

Ian Alexander MacGregor

Divorce Decree and Judgment

Case Number: 224402492

Judge: Johnson

Commissioner: Snow

The court decrees:

Divorce

1. **Kristen MacGregor** is granted a divorce based on her Affidavit of Jurisdiction and Grounds. The divorce will become final upon entry of the divorce decree.

Children

2. **Kristen MacGregor** and **Ian Alexander MacGregor** are the legal parents of the following children (Utah Code 78B-15-101 et seq.). This court has jurisdiction to make orders about these children.

- | | |
|------------------------------------|------------------------|
| a. Serra Kay MacGregor | Born 08/08/2010 |
| b. Alexander Gene MacGregor | Born 06/03/2010 |

Children - custody

3. The parties are awarded Joint Legal and Joint Physical Custody of their children. The children will live in **Kristen MacGregor's** home **183** overnights each year and in **Ian Alexander MacGregor's** home **182** overnights each year. The court approves the

following Parenting Plan.

Parenting Plan parent-time

Parent-time will be equal between the parties. **Kristen MacGregor** will have parent-time starting Monday morning and ending Wednesday morning. **Ian Alexander MacGregor** will have parent-time starting Wednesday morning and ending Friday morning. Each parent will alternate weekends having parent-time starting Friday morning and ending Monday morning. Transfers for parent-time will take place at the time the child's school begins or if school is not in session at 9:00 a.m., if the parent picking up the child is to be available with the children during the day.

The chart below shows how this schedule will function.

	Kristen MacGregor overnights	Ian Alexander MacGregor overnights
Week 1 Weeknights	Monday Night Tuesday Night	Wednesday Night Thursday Night
Week 1 Weekend Nights	Friday Night Saturday Night Sunday Night	
Week 2 Weeknights	Monday Night Tuesday Night	Wednesday Night Thursday Night
Week 2 Weekend Nights		Friday Night Saturday Night Sunday Night

Each year, a parent may choose two consecutive weeks to exercise uninterrupted parent-time during the summer when school is not in session. A parent will choose at least 30 days before the day on which the chosen two-week period begins. In even numbered years, **Kristen MacGregor** may choose at any time and **Ian Alexander MacGregor** may choose after May 1. In odd numbered years, **Ian Alexander MacGregor** may choose at any time and **Kristen MacGregor** may choose after May 1. The two consecutive weeks override all holidays except for Mother's Day and Father's Day.

- Children 0-18 (183/182 Overnights) (Utah Code 30-3-35.2)

Parent-time for special occasions

4. The parents will follow the schedule for special occasions below. If there is more than one child and the children's school schedules vary for purpose of a holiday, at the option of the parent exercising the holiday or the parent's half of the holiday, the children may remain together for the holiday period beginning the first evening that all children's schools are let out for the holiday and ending the evening before any child returns to school. (Utah Code 30-3-35, 35.1)

Holiday	Holiday Time Period	Years and Parent Granted Holiday	Years and Parent Granted Holiday
Labor Day Children 5 to 18 years of age (Utah Code 30-3-35)	(1) Holiday begins Friday at: (a) the time that school is regularly dismissed; or (b) 9 a.m. if school is not in session and the parent can be with the child. (2) Holiday ends at 7 p.m. on the day before school resumes.	Odd Years Ian Alexander Macgregor	Even Years Kristen Macgregor
Halloween Children 5 to 18 years of age (Utah Code 30-3-35 and 30-3-35.1)	(1) Holiday begins on October 31 st or the day that Halloween is traditionally celebrated in the local community: (a) at the time that school is dismissed; or (b) at 4 p.m. if there is no school. (2) Holiday ends at 9 p.m. on the same day the holiday begins.	Even Years Ian Alexander Macgregor	Odd Years Kristen Macgregor
Thanksgiving Break Children 5 to 18 years of age (Utah Code 30-3-35)	(1) Holiday begins on Wednesday at the time school is regularly dismissed for Thanksgiving. (2) Holiday ends at 7 p.m. on the night before school resumes.	Even Years Ian Alexander Macgregor	Odd Years Kristen Macgregor
Winter Break (First Half) Children 5 to 18 years of age (Utah Code 30-3-35 and 30-3-35.1)	(1) Holiday begins at the time school is regularly dismissed on the day that school dismisses for winter break. (2) Holiday ends on December 27 th at 7 p.m.	Odd Years Ian Alexander Macgregor	Even Years Kristen Macgregor
Christmas Eve (4 pm to 9 pm)	(1) Holiday begins on December 24 th at 4 p.m. (2) Holiday ends on December 24 th at 9 p.m.	Odd Years Ian Alexander Macgregor	Even Years Kristen Macgregor
Christmas Day (9 pm 24 th to 9 pm 25 th)	(1) Holiday begins on December 24 th at 9 p.m. (2) Holiday ends on December 25 th at 9 p.m.	Odd Years Kristen Macgregor	Even Years Ian Alexander Macgregor
New Year's Eve	(1) Holiday begins on December 31 st at	Odd Years	Even Years

(4 pm 31 st to 9 am 1 st)	4 p.m. (2) Holiday ends on January 1 st at 9 a.m.	Kristen Macgregor	Ian Alexander Macgregor
New Year's Day (9 am 1 st to 9 pm 1 st)	(1) Holiday begins on January 1 st at 9 a.m. (2) Holiday ends on January 1 st at 9 p.m.	Odd Years Ian Alexander Macgregor	Even Years Kristen Macgregor
Dr. Martin Luther King Jr. Day Children 5 to 18 years of age (Utah Code 30-3-35)	(1) Holiday begins Friday at: (a) the time that school is regularly dismissed. (b) 9 a.m. if school is not in session and the parent can be with the child; (2) Holiday ends at 7 p.m. on the day before school resumes.	Odd Years Ian Alexander Macgregor	Even Years Kristen Macgregor
President's Day Children 5 to 18 years of age (Utah Code 30-3-35)	(1) Holiday begins Friday at: (a) the time that school is regularly dismissed. (b) 9 a.m. if school is not in session and the parent can be with the child; (2) Holiday ends at 7 p.m. on the day before school resumes.	Even Years Ian Alexander Macgregor	Odd Years Kristen Macgregor
Memorial Day Children 5 to 18 years of age (Utah Code 30-3-35)	(1) Holiday begins Friday at: (a) the time that school is regularly dismissed; or (b) 9 a.m. if school is not in session and the parent can be with the child; (2) Holiday ends at 7 p.m. on the day before school resumes.	Even Years Ian Alexander Macgregor	Odd Years Kristen Macgregor
Father's Day Children 5 to 18 years of age (Utah Code 30-3-35 and 30-3-35.1)	(1) Holiday begins on Father's Day at 9 a.m. (2) Holiday ends on Father's Day at 7 p.m.	All Years: Ian Alexander Macgregor is the father	All Years: Ian Alexander Macgregor is the father
Summer Break Children 5 to 18 years of age (Utah Code 30-3-35 and 30-3-35.1)	Ian Alexander Macgregor will have up to two weeks of uninterrupted extended summer Parent-time when school is not in session, at the option of Ian Alexander Macgregor . Ian Alexander Macgregor will have an additional two weeks of extended Summer Parent-time at the option of Ian Alexander Macgregor , subject to weekday parent-time for Kristen Macgregor , but not weekends normally exercised by Kristen Macgregor . Ian Alexander Macgregor will notify Kristen Macgregor of the summer break extended parent-time by May 1 each year. Kristen Macgregor will also have two weeks of uninterrupted extended parent time when school is not in session, at the option of Kristen	Odd Years Ian Alexander Macgregor	Even Years Kristen Macgregor

	<p>Macgregor. Kristen Macgregor will notify Ian Alexander Macgregor of the summer break extended parent-time by May 15 each year. If the notification by Ian Alexander Macgregor is not timely, Kristen Macgregor may determine the schedule for extended parent-time for Ian Alexander Macgregor, so long as Kristen Macgregor has provided timely notice. If neither parent provides timely notice, the first parent to provide notice may determine the schedule of extended parent-time for the other parent.</p>		
<p>Independence Day Children 5 to 18 years of age (Utah Code 30-3-35 and 30-3-35.1)</p>	<p>(1) Holiday begins on July 3rd at 6 p.m. (2) Holiday ends on July 5th at 6 p.m.</p>	<p>Odd Years Ian Alexander Macgregor</p>	<p>Even Years Kristen Macgregor</p>
<p>Pioneer Day Children 5 to 18 years of age (Utah Code 30-3-35 and 30-3-35.1)</p>	<p>(1) Holiday begins on July 23rd at 6 p.m. (2) Holiday ends on July 25th at 6 p.m.</p>	<p>Even Years Ian Alexander Macgregor</p>	<p>Odd Years Kristen Macgregor</p>
<p>Day of Child's Birthday Children 5 to 18 years of age (Utah Code 30-3-35 and 30-3-35.1)</p>	<p>(1) Holiday begins at 3 p.m. (2) Holiday ends at 9 p.m.</p>	<p>Even Years Ian Alexander Macgregor</p>	<p>Odd Years Kristen Macgregor</p>
<p>Day Before or After Child's</p>	<p>(1) Holiday begins at 3 p.m. (2) Holiday ends at 9 p.m.</p>	<p>Odd Years Ian Alexander</p>	<p>Even Years Kristen</p>

Birthday Children 5 to 18 years of age (Utah Code 30-3-35 and 30-3-35.1)		Macgregor	Macgregor
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Parent-time transfers

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

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

Decision-making

6. The following applies to the Parenting Plan:

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

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

Education Plan

7. The school the children will attend is based on **Kristen MacGregor's** home residence.

8. **Kristen MacGregor** has authority to check the children out of school.

9. **Ian Alexander MacGregor** has authority to check the children out of school.

10. **Kristen MacGregor** has access to the children during school.

11. **Ian Alexander MacGregor** has access to the children during school.

Communication with each other

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

Communication with the children

13. The parents agree they will:

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

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

By any method

Records and information sharing

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

Travel by the children

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

Relocation of a parent (Utah Code 30-3-37)

16. If either parent moves more than 149 miles from the other, the moving parent must give the non-moving parent a written Notice of Relocation. The notice must be sent at least 60 days before the planned move.

The written Notice of Relocation must include:

- Information about the move;
- A proposed parent-time schedule; and
- A statement that the parents will not interfere with the other parent's parent-time.

If the moving parent does not give the non-moving parent a Notice of Relocation, the moving parent will be in contempt of the Court's order.

17. If either parent lives more than 149 miles away from the other, or if the parents live in different countries, parent-time will be as the parties agree. If they are unable to

agree, the following will be the minimum parent-time for the noncustodial parent:

Relocation Schedule (Utah Code 30-3-37)

- a. in years ending in odd number, the minor children will spend the following holidays with the noncustodial parent:
 - i. Thanksgiving holiday beginning Wednesday until Sunday; and
 - ii. spring break, if applicable, beginning the last day of school before the holiday until the day before school resumes;
- b. in years ending in an even number, the minor children will spend the following holidays with the noncustodial parent:
 - i. the entire winter school break period; and
 - ii. the fall school break beginning the last day of school before the holiday until the day before school resumes; and
- c. extended parent-time equal to $\frac{1}{2}$ of the summer or off-track time for consecutive weeks. The children will be returned to the custodial home no later than seven days before school begins. This week will be counted when determining the amount of parent-time to be divided between the parents for the summer or off-track period. The parties will mutually agree on this extended time each year. If they are unable to agree, the noncustodial parent will select the dates for the extended time period.
- d. One weekend per month at the option and expense of the noncustodial parent. The noncustodial parent's monthly weekend entitlement is subject to the following restrictions.
 - i. If the noncustodial parent has not designated a specific weekend for parent-time, the noncustodial parent will receive the last weekend of each month unless a holiday assigned to the custodial parent falls on that particular weekend. If a holiday assigned to the custodial parent falls on the last weekend of the month, the noncustodial parent will be entitled to the next to the last weekend of the month.
 - ii. If a noncustodial parent's extended parent-time or parent-time over a holiday extends into or through the first weekend of the next month, that weekend will be considered the noncustodial parent's monthly weekend entitlement for that month.
 - iii. If a child is out of school for teacher development days or snow days after the children begin the school year, or other days not included in the list of holidays in Subsection (5) and those days are contiguous with the noncustodial parent's monthly weekend parent-time, those days will be included in the weekend parent-time.
- e. The custodial parent is entitled to all parent-time not specifically allocated to the noncustodial parent.

18. If either parent lives more than 149 miles away from the other or the parents live in separate countries, costs for the children's travel expenses for parent-time will be shared equally.

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

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

Changing the plan

19. This plan remains in effect until changed. A change must be agreed to by both parents and in the following manner:

- Major or permanent changes must be in writing, but minor or temporary changes can be made orally.

Resolving disputes

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

Additional parenting responsibilities, expectations or commitments

21. **No additional provisions.**

Military service by a parent (Utah Code 78B-20-4)

22. Neither parent is a servicemember.

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

Income: Kristen MacGregor (Utah Code 78B-12-203)

24. **Kristen MacGregor's** gross monthly income for child support purposes is

\$4,717.00. Her base child support amount using the joint custody calculation is **\$0.00** per month. She receives the following gross monthly income:

- a. **Kristen MacGregor** is employed at **Lehi City**. She earns **\$4,116.67** gross (pre-tax) monthly income working a 40-hour a week job or less.
- b. **Kristen MacGregor** has normally and consistently earned **\$600** per month in overtime or additional employment above **Kristen MacGregor's** full time pay. This income counts for child support purposes. (Utah Code 78B-12-203(2))

Income: Ian Alexander MacGregor

25. **Ian Alexander MacGregor's** gross monthly income for child support purposes is **\$10,833.00**. His base child support amount using the joint custody calculation is **\$453.00** per month. He receives the following gross monthly income:

- a. **Ian Alexander MacGregor** is employed at **KBS**. He earns **\$10,833.33** gross (pre-tax) monthly income working a 40-hour a week job or less.

Child support (Utah Code 78B-12-202 et seq.)

26. **Ian Alexander MacGregor** is ordered to pay child support to **Kristen MacGregor** as follows:

- a. **\$453.00** per month base support. This amount complies with the Utah Child Support Act.

Support for each child ends when:

- a child turns 18 or has graduated from high school during the child's normal and expected year of graduation, whichever occurs later (Utah Code 78B-12-219(1)), or
- a child dies, marries, becomes a member of the United States armed forces, or is emancipated (Utah Code 78B-12-219(1), Utah Code 78A-6-801).

27. Child support payments will start the month immediately following entry of the order. The payment schedule will be:

- one half by the 5th day of each month, and
- the other half by the 20th day of each month.

Child support not paid by the 5th day of the month is past due on the 6th day of the month. Child support not paid by the 20th day of the month is past due on the 21st day of

the month. If the Office of Recovery Services is used to collect support, their payment schedule will be followed.

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

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

30. The parties can ask to change this child support order by motion after three years from the date of its entry if:

- there is a difference of 10% or more between the amount previously ordered and the new amount of child support under the Utah child support guidelines,
- the difference is not temporary, and
- the amount previously ordered was not a deviation from the child support guidelines.

(Utah Code 78B-12-210(8)).

If the children receive TANF funds at the time an adjustment is sought, ORS will review the order and ask the court to adjust the amount if appropriate. (Utah Code 62A-11-306.2).

31. The parties can ask to change this child support order at any time by petition if there has been a substantial change in circumstances because of material changes in:

- custody;
- the relative wealth or assets of the parties;
- income of a parent of 30% or more;
- the employment potential and ability of a parent to earn;
- the medical needs of the child; or
- the legal responsibilities of either parent for the support of others.

(Utah Code 78B-12-210(7) and (9)).

The change must result in a difference of 15% or more between the amount previously ordered and the new amount of child support under the Utah child support guidelines.

The difference may not be temporary.

The court can consider natural or adoptive children born after the entry of the decree other than those in common to both parties as part of a request to modify an existing award subject to limitations in the law. (Utah Code 78B-12-210(7)).

Dependent children for tax purposes

32. **Ian Alexander MacGregor** may claim the parties' children as dependents/exemptions for tax purposes.

Child health care (Utah Code 78B-12-212)

33. **Kristen MacGregor** must maintain medical, hospital, and dental care insurance for the dependent children if it is available at reasonable cost.

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

- **Kristen MacGregor's** insurance will be primary coverage.
- **Ian Alexander MacGregor's** insurance will be secondary coverage.

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

- **Kristen MacGregor spouse's** insurance will be primary coverage.
- **Ian Alexander MacGregor spouse's** insurance will be secondary coverage.

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

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

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

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

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

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

Public assistance statement – Office of Recovery Services (ORS)
(Utah Code 78B-12-113)

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

Personal property (Utah Code 30-3-5)

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

36. The following vehicles will be divided as indicated:

a. **Ian Alexander MacGregor** will receive the following vehicles:

i. Make: **Nissan**, Model: **Cube**, Year: **2009**

Estimated current value: **\$1,500.00**

Owner (before divorce): **Ian Alexander MacGregor**

b. **Kristen MacGregor** will receive the following vehicles:

i. Make: **Dodge**, Model: **Journey**, Year: **2015**

Estimated current value: **\$12,000.00**

Owner (before divorce): **Kristen MacGregor**

37. Bank and credit union accounts are divided as follows:

a. Account number: **2406**

Name of Institution: **Altabank**

Address: **33 East Main St.**

American Fork, UT 84003

Account Balance: **\$17,620.22**

Names on Account: **Kristen MacGregor**

Ian Alexander MacGregor

Divide as follows: **100% to Respondent**

- b. Account number: **1281**
Name of Institution: **Evansville Teachers Federal Credit Union**
Address: **4401 Theater Drive**
Evansville, IN 47715
Account Balance: **\$20,145.20**
Names on Account: **Ian Alexander MacGregor**
Divide as follows: **Don't divide.**
- c. Account number: **4032**
Name of Institution: **Heritage Bank NA**
Address: **310 1st St S**
Willmar, MN 56201
Account Balance: **\$25,131.00**
Names on Account: **Ian Alexander MacGregor**
Divide as follows: **Don't divide.**
- d. Account number: **9902**
Name of Institution: **One American Bank**
Address: **3310 W. 49th Street**
Sioux Falls, SD 57106
Account Balance: **\$10,139.62**
Names on Account: **Ian Alexander MacGregor**
Divide as follows: **Don't divide.**
- e. Account number: **2570**
Name of Institution: **T-Mobile Money**
Address: **P.O. Box 278**
Maple Shade, NJ 08052
Account Balance: **\$3,099.64**
Names on Account: **Ian Alexander MacGregor**
Divide as follows: **Don't divide.**
- f. Account number: **3578**
Name of Institution: **Ally**
Address: **500 Woodward Ave**
Detroit, MI 48226
Account Balance: **\$54,778.52**
Names on Account: **Kristen MacGregor**
Ian Alexander MacGregor

Divide as follows: **100% to Respondent**

- g. Account number: **9805**
Name of Institution: **Altabank**
Address: **33 East Main St.**
American Fork, UT 84003
Account Balance: **\$12,075.64**
Names on Account: **Ian Alexander MacGregor**
Divide as follows: **Don't divide.**
- h. Account number: **2686**
Name of Institution: **Altabank**
Address: **33 East Main St.**
American Fork, UT 84003
Account Balance: **\$240.43**
Names on Account: **Kristen MacGregor**
Divide as follows: **100% to Respondent**
- i. Account number: **2694**
Name of Institution: **Altabank**
Address: **33 East Main St.**
American Fork, UT 84003
Account Balance: **\$240.43**
Names on Account: **Kristen MacGregor**
Divide as follows: **100% to Respondent**
- j. Account number: **7894**
Name of Institution: **Altabank**
Address: **33 East Main St.**
American Fork, UT 84003
Account Balance: **\$200.12**
Names on Account: **Kristen MacGregor**
Ian Alexander MacGregor
Divide as follows: **100% to Respondent**
- k. Account number: **6537**
Name of Institution: **Altabank**
Address: **33 East Main St.**
American Fork, UT 84003
Account Balance: **\$298.79**
Names on Account: **Ian Alexander MacGregor**
Divide as follows: **Don't divide.**
- l. Account number: **6545**
Name of Institution: **Altabank**

Address: **33 East Main St.**
American Fork, UT 84003
Account Balance: **\$5,170.96**
Names on Account: **Kristen MacGregor**
Divide as follows: **Don't divide.**

- m. Account number: **6552**
Name of Institution: **Altabank**
Address: **33 East Main St.**
American Fork, UT 84003
Account Balance: **\$2,014.02**
Names on Account: **Kristen MacGregor**
Divide as follows: **Don't divide.**

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

- a. Account number: **1934**
Name of Institution: **TD Ameritrade**
Address: **13947 Minuteman Dr Ste 300**
Draper, UT 84020
Account Balance: **\$12,691.88**
Names on Account: **Kristen MacGregor**
Ian Alexander MacGregor
Divide as follows: **100% to Respondent**
- b. Account number: **0991**
Name of Institution: **Robinhood**
Address: **85 Willow Road**
Menlo Park, CA 94025
Account Balance: **\$1,914.99**
Names on Account: **Ian Alexander MacGregor**
Divide as follows: **Don't divide.**

Life insurance policies owned by Ian Alexander MacGregor

39. The life insurance policies owned by Ian Alexander MacGregor will be divided as follows:

- a. Life Insurance Company: **Banner Life Insurance**
Account Number: **0093**
Address: **3275 Bennett Creek Avenue, Frederick, MD 21704**
Face Value: **\$650,000.00**
Cash Value: **\$0.00**
Divide as follows: **Don't divide.**

Debts

40. 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. Credit Card: **Mastercard**
Credit Card Number: **8645**
Amount owed on debt: **\$4,026.91**
Credit Card Owner: **Kristen MacGregor and Ian Alexander MacGregor**
Ian Alexander MacGregor will pay: **The entire debt.**
Person to provide creditor divorce decree: **Ian Alexander MacGregor**

Real property

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

- a. **Townhome:**
 - i. Address: **428 D Raven Way, Chubbuck, ID 83202;**
 - ii. Tax Identification Number: **RPRCPH3015300;**
 - iii. Legal description: **LOT 333-333A, BLOCK 3, PHEASANT RIDGE TOWNHOUSE, PHASE 3 THE PHYSICAL ADDRESS OF: 428 RAVEN WAY, UNIT D, CHUBBUCK IDAHO, 83202.**
- b. **Ian Alexander MacGregor** will receive sole ownership of this property.

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

- a. **House:**
 - i. Address: **1634 W 800 S, Lehi, UT 84043;**
 - ii. Tax Identification Number: **35:405:0210;**
 - iii. Legal description: **LOT 210, PLAT "B", BENNY ESTATES SUBDIVISION, according to the official plat thereof on file and of record in the Utah County Recorder's Office..**
 - iv. Mortgage information and payments:

This mortgage is: **First Mortgage**
Lender: **Wells Fargo**
Address: **5201 Amelia Earhart Dr, Salt Lake City, UT 84116**
Amount Owed: **\$33,509.50**

Monthly Payment: **\$992.26**

Ian Alexander MacGregor will pay this mortgage after the divorce.
Ian Alexander MacGregor will provide a copy of the divorce decree to the lender.

- b. **Kristen MacGregor** will receive sole ownership of this property.

Business interests

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

- a. Business name: **MacGregor Investments, LCC**
Address: **1634 W 800 S, Lehi, UT 84043**
Phone: **8013862945**
Nature of business: **Investment Company**
Ownership percent: **Kristen MacGregor 100%**
Ownership percent: **Ian Alexander MacGregor 00%**
Total value parties own together: **\$0.00**
Ownership of business after divorce: **100% to Respondent**

Alimony

44. Neither party will pay alimony.

Retirement money – retirement accounts

45. 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).

In the Plan Participant receives any retirement money awarded to the Alternate Payee, the Plan Participant receives that money in a constructive trust for the Alternate Payee. The Plan Participant is ordered to pay the benefit directly to the Alternate Payee within 5 days of its receipt. Information on the pension plans and how they are to be divided is listed below:

- a. Company: **TD Ameritrade**
i. Account Type: **Roth IRA**
ii. Street: **200 S 108th Ave**

- City, State, Zip: **Omaha, NE 68154**
 - iii. Plan Administrator **Ian MacGregor**
 - iv. Account Number **0684**
 - v. This plan is in the name of **Kristen MacGregor**
 - vi. Plan Value: **\$52,431.98**
 - vii. The entire account is awarded to **Kristen MacGregor**.
- b. Company: **Utah Retirement Systems**
- i. Account Type: **401K**
 - ii. Street: **560 East 200 South**
City, State, Zip: **Salt Lake City, UT 84102**
 - iii. Plan Administrator **Kristen MacGregor**
 - iv. Account Number **1521**
 - v. This plan is in the name of **Kristen MacGregor**
 - vi. Plan Value: **\$23,932.97**
 - vii. The entire account is awarded to **Kristen MacGregor**.
- c. Company: **TD Ameritrade**
- i. Account Type: **Roth IRA**
 - ii. Street: **200 S 108th Ave**
City, State, Zip: **Omaha, NE 68154**
 - iii. Plan Administrator **Ian MacGregor**
 - iv. Account Number **6818**
 - v. This plan is in the name of **Ian Alexander MacGregor**
 - vi. Plan Value: **\$117,447.53**
 - vii. The entire account is awarded to **Ian Alexander MacGregor**.
- d. Company: **Principal Financial**
- i. Account Type: **401K**
 - ii. Street: **711 High Street**
City, State, Zip: **Des Moines, IA 50392**
 - iii. Plan Administrator **Ian MacGregor**
 - iv. Account Number **8099**
 - v. This plan is in the name of **Ian Alexander MacGregor**
 - vi. Plan Value: **\$176,749.74**
 - vii. The entire account is awarded to **Ian Alexander MacGregor**.

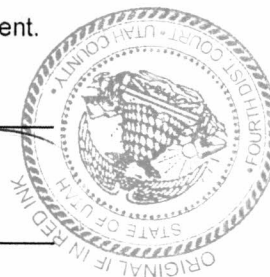
Duty to sign documents

46. 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.

DATED 22 Nov 2022 [Signature]
District Court Judge

DATED _____
District Court Commissioner



[Signature]
Ian Alexander MacGregor
Approved as to Form

Certificate of Service

I certify that I filed with the court and am serving a copy of this Divorce Decree and Judgment on the following people.

Person's Name	Service Method	Service Address	Service Date
Ian Alexander MacGregor	Hand Delivery	1634 W 800 S Lehi, UT 84043	9/7/22

9/7/22
Date

Sign here [Signature]
Kristen MacGregor