STATE OF TENNESSEE

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Karen Johnson Davidson County
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TIFFANY MARIE O'CONNELL
[Plaintiff(s)]

vs. **Docket No:** ***24D384***

BYRON TRENT O'CONNELL
[Defendant(s)]

I, JOSEPH P. DAY, Clerk of the Circuit Court for Davidson County, in the State aforesaid, do hereby certify that the foregoing is a true and correct copy of the document heretofore entered in the above styled case on February 11, 2026 in the Third Circuit Court for Davidson County, Tennessee, as same remains of record in the Minutes of said Court.

IN TESTIMONY WHEREOF, I hereunto subscribe my name and affix the seal of said Court, at office, in Nashville, on February 13, 2026.

JOSEPH P. DAY CIRCUIT COURT CLERK

JOSEPH P. DAY, Clerk,

By: _____ ***Deputy Clerk***

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IN THE THIRD CIRCUIT COURT FOR DAVIDSON COUNTY, TENNESSEE AT NASHVILLE

TIFFANY MARIE O'CONNELL,
Plaintiff/Wife,
v.

BYRON TRENT O'CONNELL,
Defendant/Husband

Case No. 24D-384

FINAL DECREE OF DIVORCE

This cause came to be heard on February 4, 2026, before the Honorable Bethany Peery Glandorf, Judge, upon the Plaintiff/Wife's Complaint for Divorce and Amended Complaint for Divorce, and subsequent default judgment obtained by the Wife against the Husband allowing the Wife to proceed upon her Amended Complaint for Divorce on a non-contested basis. The Defendant/Husband Byron Trent O'Connell was duly notified of this hearing but failed to appear. Based upon the testimony of the Wife and her corroborating witnesses, statement of counsel, and the entire record herein, the Court finds that the Husband is guilty of inappropriate marital conduct, and that the Wife is entitled to a divorce against the Husband and should be restored to all the rights and privileges of an unmarried person.

The Court further finds that the Husband has had inappropriate relationships with other people during the marriage, including recently, and that he has been using Swinger's Apps.

The Court further found that the Wife is 53 years of age, the Husband is soon to be 56 years of age, that the parties have been married for 25 years, and that they separated in 2024. The Court found that the Wife makes $35.00 per hour, or $27,827.51which was documented in her 2024 W-2 Form, and the Husband made $243,476.84 in 2024, as documented in his 2024 W-2 Form.

The Court further finds that the parties have jointly owned real property located at 5513

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Brookshire Drive, Nashville, TN 37211 which has a fair market value of $750,000.00 based on the best evidence available, which is the comparable values obtained by the Wife from a realtor. The Court further found that there is equity in the marital residence of $493,213.00. The Court further found that the Wife should be awarded all right, title and interest in and to the real property owned by the parties. The Wife has asked that she not be required to refinance the mortgage on said property, and the Court found that she should not be required to do so by any date certain. The Court further found that the Wife should attempt to refinance the mortgage on the property at such time as the appropriate interest rates are available, but she is not ordered to do so. The Wife shall be required to make all mortgage, taxes and insurance payments on said property in a timely manner. If she is unable to do so, she will need to place the property on the market for sale.

The Court further found that each party should be awarded the personal property and household furnishings in their respective possession.

The Court further found that the Husband should be awarded the Ford F-150 vehicle in his possession and the BMW X-5 vehicle, and the Wife should be awarded the silver 2012 Mazda CX-9 and the white 2012 Mazda CX-9. The Husband shall be required to sign over the title of the silver Mazda CX-9 to the Wife.

The Court further found that the Wife should be awarded the Regions checking accounts ending in 0509, 4196, and 6925, and that the Husband should be required to sign any documents necessary to remove his name from these accounts within ten (10) days of the entry of this order. The Wife shall be awarded the Regions Money Market accounts ending in 8459 and 0107. She shall also be awarded the First Horizon accounts ending in 2456 and 2449, which contain her inherited funds, as her separate property. She shall also be awarded the Schwab IRA ending in 9216 in her name and the Schwab Roth IRA in the Husband's name ending in 3113.

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The Court further found that the Husband should be awarded all funds in the Merrill Lynch WEX stock account ending in 2414, the Schwab IRA ending in 7384 in his name, and the Merrill Lynch 401k ending in 1400.

The Court further found that the Husband should be required to pay all balances owing on the three credit card accounts of the parties: Chase Southwest Visa ending in 2268, the Marriott Bonvoy Account ending in 3100, and the Apple MasterCard account ending in 6357. The Wife shall incur no additional charges on these accounts after the date of this hearing.

The Court, having reviewed the Wife's Income and Expense Statement and Asset & Liability Statement, found that the Wife is in need of alimony *in futuro*. The Court found that there is a significant discrepancy in the incomes of the two parties, and that the Husband has been the primary wage earner during the marriage. The Court found that the Husband is capable of earning more than the Wife, and that he has the ability to accrue additional assets based on his age and earnings history.

The Court further found that there was no testimony provided indicating that either party has any mental or physical condition that would prevent them from earning income at their present rate.

The Court further found that the Wife should be awarded alimony *in futuro* in the amount of $5550.00 per month. The Court found that the Wife's expenses as listed on her Income and Expense Statement are reasonable, and that she is being awarded a higher share of the marital estate, some of which may have potential tax consequences. The Court further found that these payments shall begin on March 1, 2026, and continue on the 1st of each month thereafter until the Wife's death or remarriage. Said payments shall be made by direct deposit into the Wife's Regions Bank account ending in 0509. In the event the Wife changes bank accounts, she shall be required

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to give the Husband thirty (30) days notice of the new account and account number. The Court further found that the Husband shall be required to give the Wife thirty (30) days notice in the event he changes employment.

The Court further found that the Husband should be required to maintain the Lincoln Life Insurance policy on his life with the ownership of the policy being transferred to the Wife to secure his alimony payment, and she shall remain as the beneficiary thereon, for so long as the Husband has an alimony obligation to the Wife. The Husband shall timely pay all the premiums on said policy and shall not allow them to lapse. The Husband shall be required to submit all necessary documents to Lincoln Life Insurance to ensure that this policy reflects that.

The Husband should be responsible for any previous years' tax liability which may come due, holding the Wife harmless. The Court found that the parties shall file separate tax returns for 2025 using the married filing separately status, and the Wife shall be allowed to claim the mortgage interest on the marital residence for 2025 on her return.

The Court further found that the Wife should be awarded the Southwest Rapid Rewards points earned through the Chase Southwest Visa account, and that the Husband should not be allowed to use any of these points from the date of this hearing forward.

The Court further found that the Wife should be awarded her attorney's fees incurred herein as alimony *in solido.* The Court found that the Husband shall be required to pay the full amount to Cheatham & Palermo within four months from the date of this hearing.

The Court further found that the Husband shall be solely responsible for payment of the costs of this cause.

It is, therefore, ORDERED, ADJUDGED, and DECREED that the Wife is granted a divorce against the Husband on the grounds of inappropriate marital conduct, and restored to all

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the rights and privileges of an unmarried person.

It is further ordered that the Wife shall be awarded all right, title and interest in and to the real property owned by the parties located at 5513 Brookshire Drive, Nashville, TN 37211, with the Husband being divested of any interest therein, and the same reinvested in the Wife. Said property has the legal description as follows:

> Land in Davidson County, Tennessee, being all of Lot No. 29, on the Plan of A Cluster Lot Development Brentwood Cove Revision 3, as shown by plat appearing of record in Instrument No. 20010201-0009801 of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.
> Being the same property conveyed to Byron Trent O'Connell and Tiffany M. O'Connell, by Warranty Deed from Neal H. Zirkle and wife, Rosemarie T. Zirkle dated October 31, 2016, of record in Instrument No. 20161031-0114911, Register's Office for Davidson County, Tennessee.
> Tiffany M. O'Connell and Tiffany Marie O'Connell are one and the same person.
> This is improved property known as 5513 Brookshire Drive, Nashville, TN 37211, Map Parcel No. 172-10-A 29.00 CO.

It is further ORDERED that the Wife shall be solely responsible for payment of the mortgage payments, taxes and insurance thereon, holding the Husband harmless, and that she shall not be required to refinance the mortgage on said property by any date certain. The Wife should attempt to refinance the mortgage when the appropriate interest rates are available to her, but she is not under a direct order to do so at any specific time. The Wife shall be required to make all mortgage payments, taxes and insurance thereon in a timely manner. In the event that the Wife is unable to do so, she should place the property on the market for sale or take any other actions necessary to extinguish the Husband's liability on the mortgage.

It is further ORDERED that each party shall be awarded all personal property and household furnishings in their respective possession.

It is further ORDERED that the Husband shall be awarded the 2018 Ford F-150 truck, VIN 1FTEWIEP9JFD49897, in his name, as well as the 2008 BMWX5 VIN 5UXFE43548L033652 in

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his name, free and clear of any claims thereto of the Wife.

It is further ORDERED that the Wife shall be awarded the silver 2012 Mazda CX9 vehicle, VIN JM3TB2DA6C0357135, as well as the white 2012 Mazda CX-9 vehicle, VIN JM3TB3CA2C0338508, in her name, free and clear of any claims thereto of the Husband. The Husband shall be required to execute all documents necessary to transfer title of these vehicles into the Wife's sole name in a timely manner.

It is further ORDERED that the Wife shall be awarded the Regions checking accounts ending in 0509, 4196, and 6925, free and clear of any claims thereto by the Husband. The Wife shall also be awarded the Regions Money Market accounts ending in 8459 and 0107, free and clear of any claims thereto of the Husband. The Husband shall be required to sign all necessary documents to transfer these accounts into the Wife's name only within ten (10) days of the entry of this order.

It is further ORDERED that the Wife shall be awarded the First Horizon checking account ending in 2456 and the First Horizon savings account ending in 2449 as her sole and separate property.

It is further ORDERED that the Wife shall be awarded the Schwab IRA ending in 9216 in her name, and the Schwab Roth IRA ending in 3113 which is in the Husband's name. The Husband shall be required to execute all documents in a timely manner in order to have the funds in this account transferred into an account in the Wife's name only.

It is further ORDERED that the Husband shall be awarded the Merrill Lynch WEX stock account ending in 2414 in his name, the Schwab IRA ending in 7384 in his name, and the Merrill Lynch WEX 401k Savings Plan ending in 1400 in his name, free and clear of any claims thereto of the Wife.

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It is further ORDERED that the Husband shall be solely responsible for payment of all indebtedness owed to Chase Visa Southwest account ending in 2268, the Marriott Bonvoy account ending in 3100, and the Apple MasterCard account ending in 6357, holding the Wife harmless from any liability thereon. The Husband shall be required to sign all necessary documents required to remove the Wife's name from these accounts within ten (10) days of the entry of this order.

It is further ORDERED that the Husband shall be required to pay to the Wife alimony *in futuro* in the amount of $5550.00 per month, beginning on March 1, 2026, and continuing on the 1st day of each month thereafter, until the Wife's death or remarriage Said payments shall be made by direct deposit by the Husband into the Wife's Regions checking account ending in 0509. In the event the Wife changes bank accounts, she shall be required to provide the Husband with 30 days notice of the new account and account number.

It is further ORDERED that the Husband shall maintain the Lincoln Life Insurance Policy on his life with the policy number ending in 6929 with the Wife named as the policy owner and beneficiary thereon. The Husband shall be required to execute all necessary documents to Lincoln Life Insurance to insure that the policies reflect that the Wife is beneficiary and policy owner thereon.

It is further ORDERED that the Husband shall be solely responsible for any federal and state tax liability which may be owed by the parties for any previous tax years, holding the Wife harmless for any liability thereon.

It is further ORDERED that the parties shall file their 2025 tax returns married filing separately, and that the Wife shall be allowed to claim the mortgage interest on the marital residence for 2025 on her return.

It is further ORDERED that the Wife shall be awarded all Southwest Rapid Rewards points

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earned by the parties through their Chase Southwest Visa account, and that the Husband shall not use any of these points from the date of this hearing forward.

It is further ORDERED that the Wife shall be awarded her attorney's fees as alimony *in solido* incurred herein in the amount of $23,228.29. Said amount shall be paid by the Husband within four months of the date of this hearing.

It is further ORDERED that the Husband shall be solely responsible for payment of the costs of this cause, for which execution may issue.

Entered, this the 11th day of February, 2026.

Bethany Perry Glandorf

The Honorable Bethany Glandorf, Judge

APPROVED FOR ENTRY:

/s/Rose Palermo
Rose Palermo (#3330)
Kathryn G. Brinton (#010232)
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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Order was mailed by U.S. Mail to Byron Trent O' Connell, at c/o EFS Wex, Inc., 4031 Aspen Grove Drive, Suite 550, Franklin, TN 37067 and emailed to him at trentoconnell@comcast.net on the 9th day of February, 2026.

Kathryn G. Brinton
Kathryn G. Brinton