

**Kristin Marie Nowels**  
617 S 1370 W  
Lehi, UT 84043  
(509) 844-1813  
nowelsk531@gmail.com

Online Court Assistance Program

**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

**Kristin Marie Nowels**  
Petitioner

v.

**John Morgan Nowels**  
Respondent

**Divorce Decree and Judgment**

Case Number: **224400321**

Judge: **THOMAS LOW**

Commissioner: \_\_\_\_\_

The court decrees:

**Divorce**

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

**Children** (Utah Code 78B-12-102(7))

2. **Kristin Marie Nowels** and **John Morgan Nowels** do not have any children together.

- They do not have any children together who are minors. A minor is a child under 18 who has not been married or otherwise emancipated.
- They are not expecting a child.
- They do not have incapacitated adult children together who are eligible for child support, or, they are not asking for child support for any adult child who is eligible for child support.

**Personal property** (Utah Code 30-3-5)

3. All personal property not addressed in the divorce should be divided as the parties

have already divided it.

4. The following vehicles will be divided as indicated:

a. **Kristin Marie Nowels** will receive the following vehicles:

i. Make: **Honda**, Model: **CRV**, Year: **2018**

Estimated current value: **\$25,000.00**

Owner (before divorce): **Kristin Marie Nowels**  
**John Morgan Nowels**

b. **John Morgan Nowels** will receive the following vehicles:

i. Make: **Toyota**, Model: **Tundra**, Year: **2007**

Estimated current value: **\$11,000.00**

Owner (before divorce): **Kristin Marie Nowels**  
**John Morgan Nowels**

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

a. Account number: **Not Available**

Name of Institution: **Numerica**

Address: **Not Available**

**Not Available**

Account Balance: **\$6,257.00**

Names on Account: **Kristin Marie Nowels**

**John Morgan Nowels**

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

b. Account number: **6468**

Name of Institution: **DFCU #1**

Address: **337 N State St**

**Orem, UT 84057**

Account Balance: **\$4,000.00**

Names on Account: **Kristin Marie Nowels**

**John Morgan Nowels**

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

c. Account number: **6502**

Name of Institution: **DFCU Business**

Address: **337 N State St**

**Orem, UT 84057**

Account Balance: **\$627.48**

Names on Account: **Kristin Marie Nowels**

**John Morgan Nowels**

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

- d. Account number: **Not Available**  
Name of Institution: **America First Credit Union**  
Address: **1420 Commerce Dr**  
**Saratoga Springs, UT 84045**  
Account Balance: **\$2,700.00**  
Names on Account: **John Morgan Nowels**  
Divide as follows: **100% to John**
- e. Account number: **8149**  
Name of Institution: **DFCU #2**  
Address: **337 N State St**  
**Orem, UT 84057**  
Account Balance: **\$57,000.00**  
Names on Account: **Kristin Marie Nowels**  
Divide as follows: **\$32,000 to John (including \$7,000 for camper pay off),**  
**\$25,000 to Kristin**

#### **Other personal property**

6. **Kristin Marie Nowels** will receive the following property:

**House furniture**  
**Landscaping equipment**

7. **John Morgan Nowels** will receive the following property:

**Boat with trailer**  
**Travel trailer / camper**  
**Kayak**  
**Hunting gear - guns, bow, etc.**  
**Fishing gear - fly fishing & bass fishing equipment - rods, reels, vault, flies,**  
**etc.**

8. This other property will be divided as follows:

**The \$20,000 loan on the camper will be paid off in full. \$7,000 from Kristin (listed under the bank account division section) & the remaining balance from John.**

#### **Debts**

9. 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: **Visa**  
Credit Card Number: **3125**  
Purchases: **John is responsible for paying off this credit card in full & Kristin will be removed from the account.**  
Amount owed on debt: **\$1,893.00**  
Credit Card Owner: **Kristin Marie Nowels and John Morgan Nowels**  
**John Morgan Nowels** will pay: **The entire debt.**  
Person to provide creditor divorce decree: **John Morgan Nowels**

### **Installment loan debt**

- b. Debt owed to: **US Bank**  
Street: **PO Box 790179**  
City, State, Zip: **St. Louis, MO, 63179**  
Loan Description: **Jayco camper**  
Amount owed on debt: **\$19,336.38**  
**John Morgan Nowels** will pay: **The entire debt.**  
Person to provide creditor divorce decree: **John Morgan Nowels**

### **Real property**

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

#### **a. House:**

- i. Address: **617 S 1370 W, Lehi, UT 84043;**
- ii. Tax Identification Number: **52-783-0065;**
- iii. Legal description: **LOT 65, PLAT D, STAGE COACH CROSSING SUBDV. AREA 0.183 AC..**
- iv. Mortgage information and payments:

This mortgage is: **First Mortgage**

Lender: **Freedom Mortgage**

Address: **P.O. BOX 50485 INDIANAPOLIS, IN 46250**

Amount Owed: **\$283,512.00**

Monthly Payment: **\$1,400**

**Kristin Marie Nowels** will pay this mortgage after the divorce.

**Kristin Marie Nowels** will provide a copy of the divorce decree to the lender.

- b. **Kristin Marie Nowels** will receive sole ownership of this property.

### **Alimony**

11. Neither party will pay alimony.

### **Retirement money – retirement accounts**

12. 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: **DA Davidson**
  - i. Account Type: **Roth IRA**
  - ii. Street: **601 W Riverside Ave**  
City, State, Zip: **Spokane, WA 99201**
  - iii. Plan Administrator **Buddy Honshell**
  - iv. Account Number **9019**
  - v. This plan is in the name of **Kristin Marie Nowels**
  - vi. Plan Value: **\$20,703.67**
  - vii. The entire account is awarded to **Kristin Marie Nowels**.
  
- b. Company: **DA Davidson**
  - i. Account Type: **Buddy Honshell**
  - ii. Street: **601 W Riverside Ave**  
City, State, Zip: **Spokane, WA 99201**
  - iii. Plan Administrator **Buddy Honshell**
  - iv. Account Number **7996**
  - v. This plan is in the name of **John Morgan Nowels**
  - vi. Plan Value: **\$30,992.27**
  - vii. The entire account is awarded to **John Morgan Nowels**.

### **Additional provisions**

13. The parties will adhere to the following additional provisions:
- a. **The three dogs will be shared. John will be the primary house for Ace and Kristin will be for Ziggy & Roo. If a dog is injured, then whomever had**

**the dog at the time is responsible for the vet bills. All regular occurring vet bills will be split. 2+ weeks notice is required for requesting to switch dogs.**

**Duty to sign documents**

14. 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)

**Name after divorce**

15. **Kristin Marie Nowels** changed her name when the parties married. Her name will be **Kristin Marie Gonzales** after the divorce.

Judge's signature may instead appear at the top of the first page of this document.

DATED March 22, 2022

  
District Court Judge



DATED \_\_\_\_\_

\_\_\_\_\_  
District Court Commissioner

**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      |
|--------------------------------------|----------------|----------------------------|-------------------|
| <b>John Morgan Nowels Respondent</b> | <b>Email</b>   | <b>nowelsj16@gmail.com</b> | <b>02/01/2022</b> |

02/01/2022  
Date

Sign here Kristin Marie Nowels  
**Kristin Marie Nowels**