

Karen Rachel Conner
2112 N 175 W
Sunset , UT 84015
(801) 644-3137
kareenatictac@aol.com

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

I am the Petitioner

In the District Court of Utah
Second Judicial District, Davis County
Second District Court, 800 West State Street, P.O. Box 769, Farmington UT 84025

In the Matter of the Marriage of

Karen Rachel Conner

and

Michael Thomas Conner

Divorce Decree and Judgment

Case Number: 2241701749

Judge: P. R. Reda

Commissioner: Winkler

The court decrees:

Divorce

1. **Karen Rachel Conner** 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. **Karen Rachel Conner** and **Michael Thomas Conner** 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. **Karen Rachel Conner** will receive the following vehicles:

i. Make: **Subaru**, Model: **Impreza**, Year: **2013**

Estimated current value: **\$7,000.00**

Owner (before divorce): **Karen Rachel Conner**

Lien 1

This vehicle is security for the following loans

Lender: **America First Credit Union**

Address: **1724 N 2000 W**

Clinton, UT 84015

Amount Owed: **\$7,006.00**

Monthly Payment: **\$132.00**

Karen Rachel Conner will pay: **The entire debt.**

Person to provide creditor divorce decree: **Karen Rachel Conner**

b. **Karen Rachel Conner** will receive the following vehicles:

i. Make: **Suzuki**, Model: **Intruder**, Year: **1988**

Estimated current value: **\$2,000.00**

Owner (before divorce): **Karen Rachel Conner**

c. **Michael Thomas Conner** will receive the following vehicles:

i. Make: **Chevrolet**, Model: **Tahoe**, Year: **2004**

Estimated current value: **\$8,000.00**

Owner (before divorce): **Michael Thomas Conner**

d. **Michael Thomas Conner** will receive the following vehicles:

i. Make: **HD**, Model: **FLHT**, Year: **1989**

Estimated current value: **\$3,000.00**

Owner (before divorce): **Michael Thomas Conner**

e. **Michael Thomas Conner** will receive the following vehicles:

i. Make: **HD**, Model: **FLTRU**, Year: **2019**

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

Owner (before divorce): **Michael Thomas Conner**

Lien 1

This vehicle is security for the following loans

Lender: **Goldenwest Credit Union**
Address: **1594 N 2000 W**
Clinton , UT 84015
Amount Owed: **\$27,000.00**
Monthly Payment: **\$300.00**

Michael Thomas Conner will pay: **The entire debt.**

Person to provide creditor divorce decree: **Michael Thomas Conner**

f. **Karen Rachel Conner** will receive the following vehicles:

i. Make: **Jeep**, Model: **Patriot**, Year: **2014**

Estimated current value: **\$3,500.00**

Owner (before divorce): **Karen Rachel Conner**

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

- a. Account number: **4480**
Name of Institution: **America first credit union**
Address: **Not Available**
Not Available
Account Balance: **\$500.00**
Names on Account: **Karen Rachel Conner**
Divide as follows: **Don't divide.**
- b. Account number: **289_**
Name of Institution: **Chase**
Address: **Not Available**
Not Available
Account Balance: **\$30.00.**
Names on Account: **Karen Rachel Conner**
Divide as follows: **Don't divide.**
- c. Account number: **6394**
Name of Institution: **Goldenwest Credit Union**
Address: **1594 N 2000 W**
Clinton, UT 84015
Account Balance: **\$100.00**
Names on Account: **Michael Thomas Conner**
Divide as follows: **Don't divide.**

Life insurance policies owned by Karen Rachel Conner

6. The life insurance policies owned by **Karen Rachel Conner** will be divided as follows:

- a. Life Insurance Company: **Trustage**
Account Number: **6396**

Address: **PO BOX 61, Waverly, IA 50677**
Face Value: **\$50.00**
Cash Value: **\$50.00**
Divide as follows: **Don't divide.**

Life insurance policies owned by Michael Thomas Conner

7. The life insurance policies owned by **Michael Thomas Conner** will be divided as follows:

- a. Life Insurance Company: **Thrift Savings Plan**
Account Number: **9964**
Address: **P,O, Box 385021, Birmingham, AL 35238**
Face Value: **\$1,000.00**
Cash Value: **\$1,000.00**
Divide as follows: **Don't divide.**

Debts

8. 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: **American Express**
Credit Card Number: **4445**
Purchases: **Household items, travel for Petitioner**
Amount owed on debt: **\$603.49**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: The entire debt.
Person to provide creditor divorce decree: **Karen Rachel Conner**
- b. Credit Card: **Visa**
Credit Card Number: **5949**
Purchases: **Household items, travel for Petitioner**
Amount owed on debt: **\$323.15**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: The entire debt.
Person to provide creditor divorce decree: **Karen Rachel Conner**
- c. Credit Card: **Master Card**
Credit Card Number: **7148**

Purchases: **Misl for Respondent**
Amount owed on debt: **\$81.00**
Credit Card Owner: **Michael Thomas Conner**
Michael Thomas Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Michael Thomas Conner**

- d. Credit Card: **Fingerhut**
Credit Card Number: **6835**
Purchases: **This card belongs to the Petitioner**

Misl for Petitioner
Amount owed on debt: **\$0.00**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**

- e. Credit Card: **Seventh Avenue**
Credit Card Number: **5178**
Purchases: **Misl for Petitioner**
Amount owed on debt: **\$0.00**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**

- f. Credit Card: **Master card**
Credit Card Number: **9679**
Purchases: **Travel for Petitioner**
Amount owed on debt: **\$1,821.04**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**

- g. Credit Card: **Mater Card**

Credit Card Number: **2424**
Purchases: **Gas, groceries for Petitioner**

Amount owed on debt: **\$365.08**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**

- h. Credit Card: **Master Card**
Credit Card Number: **1759**
Purchases: **Living expenses for Petitioner**

Amount owed on debt: **\$118.78**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**

- i. Credit Card: **Master Card**
Credit Card Number: **9809**
Purchases: **Misl for Petitioner**

Amount owed on debt: **\$117.85**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**

- j. Credit Card: **Master Card**
Credit Card Number: **6192**
Purchases: **Emergencies for Petitioner**

Amount owed on debt: **\$0.00**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**

- k. Credit Card: **My Synchrony**
Credit Card Number: **1170**
Purchases: **Gas for car for Petitioner**

Amount owed on debt: **\$242.49**
Credit Card Owner: **Karen Rachel Conner**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**

- l. Credit Card: **Kohl's**
Credit Card Number: **1201**

Purchases: **Clothes for Petitioner**

Amount owed on debt: **\$0.00**

Credit Card Owner: **Karen Rachel Conner**

Karen Rachel Conner will pay: **The entire debt.**

Person to provide creditor divorce decree: **Karen Rachel Conner**

m. Credit Card: **Master card**

Credit Card Number: **6970**

Purchases: **Misl for Rspndent**

Amount owed on debt: **\$901.00**

Credit Card Owner: **Michael Thomas Conner**

Michael Thomas Conner will pay: **The entire debt.**

Person to provide creditor divorce decree: **Michael Thomas Conner**

n. Credit Card: **Master Card**

Credit Card Number: **436_**

Purchases: **Misl for Respondent**

Amount owed on debt: **\$0.00**

Credit Card Owner: **Michael Thomas Conner**

Michael Thomas Conner will pay: **The entire debt.**

Person to provide creditor divorce decree: **Michael Thomas Conner**

Medical debt

o. Health Care Provider: **Tanner Clinic**

Street: **2121 N 1700 W**

City, State, Zip: **Layton, UT 84041**

Medical Services: **Medical services for Respondent**

Amount owed on debt: **\$530.00**

Debt in name of: **Michael Thomas Conner**

Michael Thomas Conner will pay: **The entire debt.**

Person to provide creditor divorce decree: **Michael Thomas Conner**

Installment loan debt

p. Debt owed to: **One Main Financial/Bright Way**

Street: **4145 Riverdale Rd.**

City, State, Zip: **Riverdale, UT 84405**

Loan Description: **Debt Consolidation for Respondent**

Amount owed on debt: **\$1,929.00**

Michael Thomas Conner will pay: **The entire debt.**

Person to provide creditor divorce decree: **Michael Thomas Conner**

- q. Debt owed to: **America First Credit Union**
Street: **1724 N 2000 W**
City, State, Zip: **Clinton, UT 84015**
Loan Description: **Debt Consolidation**
Amount owed on debt: **\$7,006.00**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**
- r. Debt owed to: **LendingPoint**
Street: **1201 Roberts Blvd, 200**
City, State, Zip: **Kennasaw, GA 30144**
Loan Description: **Debt Consolidation**
Amount owed on debt: **\$9,000.00**
Karen Rachel Conner will pay: **The entire debt.**
Person to provide creditor divorce decree: **Karen Rachel Conner**

Real property

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

a. **Home:**

- i. Address: **586 W 2150 N, Clinton, UT 84015;**
- ii. Tax Identification Number: **13-085-0026;**
- iii. Legal description: **All of Lot 26, MONTROSE PARK SUBDIVISION, Clinton City, Davis County, Utah according to the Official Plat Thereof.**
- iv. Mortgage information and payments:

This mortgage is: **First Mortgage**
Lender: **Cross Country Mortgage**
Address: **6850 Miller Road, Brecksville, OH 44141**
Amount Owed: **\$377,696.00**
Monthly Payment: **\$2,722.39**
Michael Thomas Conner will pay this mortgage after the divorce.
Michael Thomas Conner will provide a copy of the divorce decree to the lender.

b. This property will be sold as soon as possible. **Michael Thomas Conner** will continue to be responsible for payments, taxes, and insurance until the property is sold.

Until the property is sold, **Michael Thomas Conner** will have the exclusive use and possession of this property.

The proceeds of the sale will be applied as follows:

- First, pay expenses of sale.
- Second, pay all mortgages and liens. If there is money still owed on mortgages and liens, the parties will each be responsible for one half of each payment.
- Third, pay all marital debts and obligations.
- Finally, divide any remaining balance equally between the parties.

Alimony

10. Neither party will pay alimony.

Civil service retirement system benefits

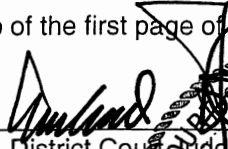
11. **Michael Thomas Conner** is (or will be) eligible for retirement benefits under the Civil Service Retirement System based on employment with the United States Government. **Michael Thomas Conner** will receive all benefits to which he is entitled under the Civil Service Retirement System and **Karen Rachel Conner** will receive none.

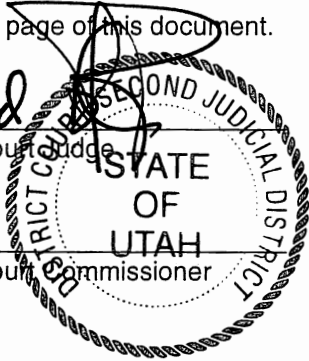
Duty to sign documents

12. 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 12/14/2022


 District Court Judge


 STATE OF UTAH
 DISTRICT COURT
 SECOND JUDICIAL DISTRICT
 District Court Commissioner

DATED _____

Michael Thomas Conner
 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
Michael Thomas Conner	Mail	1753 N 1750 E Layton, UT 84040	

11/16/2022
Date

Sign here *Karen Rachel Conner*
Karen Rachel Conner