

FILED
AUG 04 2026
4TH DISTRICT
STATE OF UTAH
UTAH COUNTY

Kristel Ariana Vilchez Alvarez

Name

1252 east Kelsey dr

Address

Eagle mountain , Utah 84005

City, State, Zip

385-319-3979

Phone

kristelvilchez@hotmail.com

Email

In the Court of Utah

FOURTH Judicial District UTAH County

Court Address: 775 West Center Street, Spanish Fork, UT 84660

In the Matter of (select one)

[x] the Marriage of (for a divorce with
or without children, annulment,
separate maintenance, or
temporary separation case)

Kristel Ariana Vilchez Alvarez

(name of Petitioner)

and

Fernando Bruno Ayala Maura

(name of Respondent)

Other parties (if any)

Divorce Decree

264300158

Case Number

JARED ELDRIDGE

Judge

MARIAN ITO

Commissioner (domestic cases)

The court decrees:

Divorce

1. Kristel Ariana Vilchez Alvarez is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Kristel Ariana Vilchez Alvarez. The divorce will become final upon entry of the divorce decree.

Children (Utah Code 81-6-101(7))

2. **Kristel Ariana Vilchez Alvarez and Fernando Bruno Ayala Maura** do not have any children together.

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

Personal property (Utah Code Title 81, Chapters 1, 4, 6, and 9)

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

Vehicles

4. Vehicles will be divided as follows:

a.

Year: **2023**

Make: **Tesla**

Model: **Y**

VIN: **7SAYGDEE5PA149994**

Owner (before divorce): **Kristel Vilchez**

Current value: **\$21,500.00**

Amounts Estimated: **no**

Ownership After Divorce: **Kristel Ariana Vilchez Alvarez**

i.

Lender: **TD Auto Finance**

Address: **PO BOX 9223 Farmington Hills MI 48333**

Date Acquired: **N/A**

Amount Owed: **\$22,886.19**

Amounts Estimated: **no**

Monthly Payment: **\$669.55**

The debt will be paid as follows: **This vehicle payment will be made from proceeds from the revenue of the business Kristel and Fernando own**

b.

Year: **2023**

Make: **Tesla**

Model: **Y**

VIN: **7SAYGDEE5PF623171**

Owner (before divorce): **Fernando Ayala**

Current value: **\$22,950.00**

Amounts Estimated: **no**

Ownership After Divorce: **Fernando Bruno Ayala Maura**

I.

Lender: **SSFCU**

Address: **16211 La Cantera Pkwy, San Antonio, TX 78256**

Date Acquired: **N/A**

Amount Owed: **\$26,764.83**

Amounts Estimated: **no**

Monthly Payment: **\$594.00**

The debt will be paid as follows: **This vehicle payment will be made from proceeds from the revenue of the business Kristel and Fernando own**

Bank and credit union accounts

5. Bank and credit union accounts will be divided as follows:

a.

Account Number: **5749**

Account Type: **checking**

Institution Name: **mountain america credit union**

Address: **25 Crossroads Blvd Saratoga Springs UT 84045**

Date Opened: **N/A**

Balance (US Dollars): **\$500.00**

Estimated: **no**

Owner: **Kristel Ariana Vilchez Alvarez and Fernando Bruno Ayala Maura**

Co-Owner(s): **N/A**

Divide as follows: **half and half**

Debts

6. 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.

Account Number: **0001**

Institution Name: **Key Bank**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$27,376.73**

Minimum Monthly Payment (in US Dollars): **\$435.00**

Owner: **Kristel Vilchez**

The debt will be paid as follows: **Business purpose debt governed by Fernando and Kristel Operating Agreement for Loyalty partner By F&K LLC**

b.

Account Number: **5674**

Institution Name: **Key Bank CC**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$18,432.26**

Minimum Monthly Payment (in US Dollars): **\$582.42**

Owner: **Kristel Vilchez**

The debt will be paid as follows: **Business purpose debt governed by Fernando and Kristel Operating Agreement for Loyalty partner By F&K LLC**

c.

Account Number: **2989**

Institution Name: **MACU**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$11,724.85**

Minimum Monthly Payment (in US Dollars): **\$296.00**

Owner: **Kristel Vilchez**

The debt will be paid as follows: **Business purpose debt governed by Fernando and Kristel Operating Agreement for Loyalty partner By F&K LLC**

d.

Account Number: **2004**

Institution Name: **AMEX**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$1,662.72**

Minimum Monthly Payment (in US Dollars): **\$56.00**

Owner: **Fernando Ayala**

The debt will be paid as follows: **Business purpose debt governed by Fernando and Kristel Operating Agreement for Loyalty partner By F&K LLC**

e.

Account Number: **3441**

Institution Name: **Capital One Business**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$6,884.28**

Minimum Monthly Payment (in US Dollars): **\$201.00**

Owner: **Fernando Ayala**

The debt will be paid as follows: **Business purpose debt governed by Fernando**

and Kristel Operating Agreement for Loyalty partner By F&K LLC

f.

Account Number: **3899**

Institution Name: **US Bank**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$2,481.32**

Minimum Monthly Payment (in US Dollars): **\$64.00**

Owner: **Fernando Ayala**

The debt will be paid as follows: **Business purpose debt governed by Fernando and Kristel Operating Agreement for Loyalty partner By F&K LLC**

g.

Account Number: **1065**

Institution Name: **Sam's Club CC**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$2,912.40**

Minimum Monthly Payment (in US Dollars): **\$89.00**

Owner: **Fernando Ayala**

The debt will be paid as follows: **Business purpose debt governed by Fernando and Kristel Operating Agreement for Loyalty partner By F&K LLC**

h.

Account Number: **7980**

Institution Name: **Citibank Home Depot**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$3,485.82**

Minimum Monthly Payment (in US Dollars): **\$41.55**

Owner: **Fernando Ayala**

The debt will be paid as follows: **Business purpose debt governed by Fernando and Kristel Operating Agreement for Loyalty partner By F&K LLC**

Installment Loan Debt

a.

Account Number: **1377**

Institution Name: **MACU**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$21,318.62**

Minimum Monthly Payment (in US Dollars): **\$696.17**

Owner: **Kristel Vilchez**

The debt will be paid as follows: **Business purpose debt governed by Fernando**

and Kristel Operating Agreement for Loyalty partner By F&K LLC

b.

Account Number: **1003**

Institution Name: **AMEX**

Address: **N/A**

Amount owed on debt (in US Dollars): **\$35,946.67**

Minimum Monthly Payment (in US Dollars): **\$1,208.73**

Owner: **Fernando Ayala**

The debt will be paid as follows: **Business purpose debt governed by Fernando and Kristel Operating Agreement for Loyalty partner By F&K LLC**

Real property

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

a.

Description: **Primary Residence**

Address: **1252 east Kelsey dr, Eagle mountain , Utah county, Utah 84005**

United States

Tax ID: **48-534-0444**

Legal Description: **Lot C444, OVERLAND SUBDIVISION PHASE C, PLAT 4**

Date property acquired: **Nov 19, 2021**

Names on title: **The Fernando and Kristel Ayala Family Trust**

Original cost: **\$459,000**

Current value: **\$516,000.00**

Property values estimated: **no**

Disposal: **kristel will keep the house and mortgage payment will be governed by Kristel and Fernando Business Operating Agreement for Loyalty partners By F&K LLC**

i.

Creditor: **N/A**

Names on mortgage: **Fernando Ayala**

Date mortgage acquired: **Nov 19, 2021**

Mortgage balance: **\$395,000.00**

Monthly payment: **\$2,218.00**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Kristel will keep the house and mortgage payment will be governed by Kristel and Fernando Business Operating Agreement for Loyalty partners By F&K LLC Fernando Bruno Ayala Maura will provide a copy of the divorce decree to the lender.**

b.

Description: **house**

Address: **12452 s duet dr, herriman, Utah, Utah 84096 United States**

Tax ID: **2625452022**

Legal Description: **LOT 2022 ENCORE AT MILLER CROSSING. PHASE 2A**

Date property acquired: **Sep 19, 2019**

Names on title: **The Fernando and Kristel Ayala Family Trust**

Original cost: **\$286,300**

Current value: **\$438,000.00**

Property values estimated: **no**

Disposal: **NA**

i.

Creditor: **N/A**

Names on mortgage: **Fernando Ayala**

Date mortgage acquired: **Sep 19, 2019**

Mortgage balance: **\$278,000.00**

Monthly payment: **\$1,586.00**

Mortgage values estimated: **no**

This mortgage will be paid as follows after the divorce: **Fernando Ayala will keep the House and mortgage payment will be governed by kristel and fernando business operating agreement for loyalty partners by f&k LLC Fernando Bruno Ayala Maura will provide a copy of the divorce decree to the lender.**

Business interests

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

a.

Business Name: **Loyalty Partners by F & K LLC**

Description: **restaurant food service**

Phone: **(801) 331-8452**

Address: **166 pioneer crossing suite 104 , saratoga , utah 84045 United States**

Total Value: **\$500,000**

Percent owned by Petitioner: **40%**

Percent owned by Respondent: **60%**

Percent owned by Petitioner after divorce: **40%**

Percent owned by Responent after divorce: **60%**

Alimony

9. Neither party will pay alimony.

Retirement money

10. The parties do not need a court order about retirement money.

Additional provisions

11. The parties will adhere to the following additional provisions:

a.

Additional Provision: All matters relating to the ownership, management, and operation of Franco's Churro House shall be governed by the terms of the Operating Agreement executed and notarized by Kristel Vilchez and Fernando Ayala, dated 06/29/2026. The court shall defer to said agreement for all determinations regarding business interests and responsibilities.

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.

8/31/2026
3:19pm

Date

Signature

Judge

Signature

Date

Commissioner

Approved as to Form.

Other Party

Signature

Other Party

Name

Fernando Bruno Ayala Maura

Certificate of Service

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

a.

Name: **Fernando Bruno Ayala Maura**

Method of service: **Email**

Address: **ferayala1980@gmail.com**

Date of Service: **Jul 31, 2026**

07/31/2026

Date

Signature



Kristel Vilchez

Printed
Name

KRISTEL VILCHEZ