The Order of the Court is stated below:
Dated: October 15, 2026 11:45:40 AM **/s/** ANTHONY HOWELL District Court Judge

JEREMY G. JONES (Bar No. 14689)
WW PARTNERS
8941 S. 700 E., Ste. 200
Sandy, UT 84070
Tel: (801) 312-9122
Fax: (801) 210-9555
Email: jeremy@wwpartners.co
Attorney for Petitioner

IN THE FOURTH JUDICIAL DISTRICT COURT, PROVO DEPARTMENT
IN AND FOR UTAH COUNTY, STATE OF UTAH

137 Freedom Blvd., Provo, UT 84604

In the matter of the marriage of: **CHRISTINE (CHRYS) McCUMBER**, *Petitioner*, v. **RAYMOND (RAY) McCUMBER**, *Respondent*.	**DEFAULT DECREE OF DIVORCE AND RELATED MATTERS** Case No. 264402584-DA Judge Anthony Howell Commissioner Dustin Hardy

The above-captioned matter came before the Court on the Petitioner's August 20, 2026 Petition for Divorce and Related Matters (Dkt. at 2) and Respondent's signed Acceptance of Service, Waiver, Appearance and Consent to Default (Dkt. at 6). The Court, having entered Findings of Fact and Conclusions of Law, ORDERS AND DECREES as follows:

JURISDICTION & GROUNDS FOR DIVORCE

1. Chrys and Ray are husband and wife, having been married on June 7, 1990, in Kensington, Maryland.

2. The parties separated on or about July 11, 2026.

3. This Court has subject matter jurisdiction to grant the divorce of the parties and make equitable determinations regarding the parties' property, debts, and obligations pursuant to Utah Code Ann. § 81-4-402.

4. This Court has personal jurisdiction over the parties pursuant to Utah Code Ann.§ 81-4-402 because Chrys has been an actual and *bono fide* resident of Utah County, State of Utah for at least 90 days prior to the filing of this action.

5. Pursuant to Utah Code Ann. § 78B-3a-201, venue is proper in this Court because the facts and circumstances underlying the action arose primarily in Utah County. In addition, because Ray has fled the country, Chrys designates Utah County.

6. The parties shall be granted a divorce pursuant to the grounds provided in Utah Code Ann. § 81-4-405(h) as they have experienced irreconcilable differences that make the continuation of the marriage impossible.

7. In addition, divorce shall be granted pursuant to the grounds provided in U.C.A. § 81-4-405(b), (c), (d), and (g) as Ray has fled the United States of America to reside in Kenya with a paramour. In doing so Ray has committed adultery, willfully deserted Chrys, and willfully neglected Chrys. Ray's actions constitute cruel treatment and have caused Chrys great mental distress because she is at risk of losing everything due to Ray's neglect and abandonment.

8. Pursuant to U.C.A. § 81-4-402(4)(d) Chrys declared that information regarding the mandatory courses (as applicable) will be served on Ray concurrently herewith.

9. Pursuant to U.C.A. § 81-4-403(1) Chrys declared that information regarding mandatory mediation will be served on Ray concurrently herewith.

10. Pursuant to Utah R. Civ. P. 26 and 26.1, Chrys declared that information regarding the disclosure requirements in domestic relations actions will be served on Ray concurrently herewith.

FAULT

11. Ray was unemployed from May 2025 through the parties' separation in July 2026.

12. As the sole manager of the parties' finances, Ray had free rein of the parties' joint assets and accounts (including the money earned by Chrys) and exercised near complete control over the parties' money. In order to cover he loss of his income, Ray began to spend down the parties' savings and joint accounts, and sold the parties' stocks and investment holdings

a. Ray sold or cashed out between $30,000 and $58,000 from stocks and/or retirement assets in 2025.

b. Ray spent the $10,000 from a cash savings account in Chrys' name held in June and July of 2025.

13. Because there was little income beyond what Chrys was earning, Ray asked Chrys to cut expenses. Chrys began to pick up summer babysitting jobs to earn additional income to meet the family's obligations.

14. Chrys became the sole provider for the household, including two elderly parents residing in the parties' home, and another across the street. The parties also had two adult children living with them, one of whom was in school recovering from a divorce and another adult child with autism who was recently incarcerated and dependent on family support.

15. In the hope of staying above water, the parties secured a debt consolidation loan in the amount of $94,075 in May of 2025 and paid against it for a year before the payments became unmanageable on Chrys' limited income.

16. As discovered after-the-fact, between approximately 2023-2024 Ray secretly paid for two apartments, living expenses and gifts for at least two separate paramours.

17. Ray was also involved in a domestic violence incident with one of these women that resulted in police contact. This charge resulted in several thousand dollars of attorney's fees, court fees, mental health treatment, and evaluations paid for out of marital funds.

18. Though the full extent of Ray's actions is unknown, Ray was apparently visiting largesse upon his affair partners while simultaneously selling off or spending down virtually all of the parties' 35-year marital estate. While Ray was maintaining households for these other women, finances became tight in the marital homes, the parties shifted their basic living expenses to credit cards and incurred other debt. This kept growing, even though the parties dramatically reduced their prior standard of living.

19. While Chrys was cutting household expenses and picking up extra work, (sacrifices she believed necessary to help her family's poor financial condition) Ray was focusing on his affairs and making plans to abandon her. Ray cared little for the parties' deteriorating financial condition because he intended to leave Chrys and all his problems behind. While Chrys and Ray were looking into declaring bankruptcy in June 2026, Ray had secretly obtained a Kenyan visa, applied for social security benefits, and purchased airfare to Nairobi.

20. Ray departed to Kenya at 5:00am on July 11, 2026 under the pretext that he was visiting his sister in Tennessee to "get away from stress for a few days." Shortly after arriving in Nairobi,

Ray informed his family that he had “run away” to Kenya, that he intended to “start a new life” there, and that he would never return. He further disclosed that he intended to cash out his social security and “live like a king.” Initially he did not admit that he planned to pursue a romantic relationship or be with his paramour there, but upon questioning from Chrys, he admitted that had been his plan all along.

21. Chrys, upon learning of Ray’s recent actions, began looking into the parties’ finances and discovered evidence corroborating Ray’s affairs, his secret spending, and move to Kenya. The day Ray left, Chrys’ bank account, which the parties used to pay joint expenses, had been reduced to a balance of 32 cents. Ray maintained a separate bank account where certain marital expenses were normally deducted, but he left this account empty and never told Chrys that there wasn’t money left to honor those bills, which resulted in missed payments, penalties, and fees.

22. Because Ray had not made any arrangements for payment of the parties’ mortgage or other debts Chrys attempted to contact him for fear she would not be able to keep the parties’ home, which, by this point, was their largest remaining asset. Ray promised to send money to assist with the mortgage, debts, and household expenses.

23. Ray never sent any money and Chrys was left to deal with the consequences, including unpaid debts, liens, penalties, interest accrual, and the threat of wage garnishment, foreclosure, and adverse judgments. These issues have quickly become an emergency in the month following Ray’s departure.

24. Nearly a week after he left, on July 17, Ray called Chrys, apologized, and expressed a desire to come home. He said his paramour had never appeared and he needed to return to the

United States. Chrys tried to contact Ray numerous times over the next 48 hours to try to help him but Ray suddenly “went dark” and began declining all of Chrys’ calls.

25. Chrys did not know if Ray had been hurt or become the victim of a crime and despite everything he had done, began to worry about his wellbeing. Chrys began looking through the parties’ accounts to see if she could learn his whereabouts and saw that Ray was using their Uber to make numerous trips from his apparent apartment to various locations in Nairobi. Based on the locations and timing, they appeared to be dates with his paramour. Chrys learned later that the woman had made contact with Ray the afternoon of July 17th and that he was spending time with her to “develop” their relationship.

26. Since July 17 Ray has refused to answer most telephone calls, texts, or emails from Chrys. From the limited contact they have had over WhatsApp, Ray has been guarded, selective, and has completely ignored Chrys’ efforts to address her dire financial situation.

27. Since Ray started his affair(s) and abandoned their marriage, it has been all Chrys can do to continue working to pay the mortgage and required expenses and debt. After paying these expenses Chrys does not have enough left over to meet her basic needs, let alone the parties’ prior standard of living.

28. The mortgage and required debt service total $4,544. After taxes, Chrys’ take-home pay is approximately $5,100. This leaves Chrys with very little to provide for all her needs, which she cannot meet, even after dramatically reducing her standard from what it was during the marriage.

29. Chrys has suffered greatly. Ray has literally “blown up her life” and “left her holding the bag” after starting a secret relationship with another woman and fleeing the country. Ray has

completely abandoned Chrys and his responsibilities after "burning through" virtually all of the parties' marital estate. His actions have directly placed the parties' last asset, and Chrys' home, in jeopardy of being foreclosed. Chrys is faced with the prospect of actually starving in order to carry the massive financial burden Ray has left behind.

NO MINOR CHILDREN

30. The parties have no minor children and none are expected. All the children born as issue of the parties' marriage are adults.

DIVISION OF PROPERTY AND DEBTS

Real Property

31. During the course of the marriage the parties acquired real property located at 1066 N. 1010 W., Pleasant Grove, UT 84062 (the "Marital Home"). Both parties are on title. Based on a realtor's comparative market analysis dated from July 2026 the Marital Home is currently valued at approximately $610,000. The parties currently have one mortgage on the Marital Home totaling approximately $509,000. Both parties are signatories to the mortgage.

32. Chrys shall be awarded the exclusive use and possession of the marital home.

33. Chrys shall be awarded all title and interest in the Marital Home free and clear of any claim by Ray. Award of the home in this fashion is justified to compensate Chrys for Ray's abandonment, neglect, and wrongful spend-down/waste of the marital estate. Award of the home in this fashion is further justified to provide Chrys value in the likely event Ray does not pay for marital debts or pay spousal support to Chrys.

34. Chrys shall be permitted to refinance or sell the property at her option and retain all equity, value, or other earnings therefrom free and clear of any claim by Ray.

35. Ray shall execute a quitclaim or warranty deed ceding all interest in the Marital Home within 10 days of entry of the Decree of Divorce. Should Ray fail to do so, Chrys is appointed the authority to execute the instrument on Ray's behalf pursuant to Utah R. Civ. P. 70 and the same shall have the effect as if done by Ray. As a cumulative and additional remedy, Chrys may submit to the Court a proposed judgment divesting Ray of title of the Marital Home and vesting it in favor of Chrys, and the same shall have the effect of a conveyance executed in due form of law.

Personal Property

36. During the course of the marriage the parties acquired certain personal property.

37. Chrys shall be awarded all remaining personal property, whether titled in Ray's name, Chrys' name, or jointly, wherever situated, free and clear of any claim by Ray.

38. This property award is justified due to Ray's abandonment, neglect, and mistreatment of Chrys. The property is further fairly considered abandoned by Ray given his fleeing the country.

39. Chrys shall be empowered to take possession of sell, retitle, or otherwise dispose of all such property without any claim by Ray. This includes, but is not limited to:

a. 2019 Jeep Wrangler VIN# 1c4hjxdg5kw611044;
b. 2019 Volkswagen Jetta VIN# 3vwc57bu7km053587;
c. 2007 Honda 13v motorcycle VIN # 1HFSC55047A300009;
d. WorldMark by Wyndham timeshare;
e. Any remaining household items and personal property.

40. Ray shall not be permitted to transfer, alter, dispose or encumber any property awarded herein under and any such effort shall be null and void.

41. Pursuant to Utah R. Civ. P. 70, Chrys is appointed the authority to execute any instrument on Ray's behalf reasonably necessary to allow her to exercise dominion or control over any of

the personal property awarded hereunder, however titled, and wherever situated, and the same shall have the effect as if done by Ray. As a cumulative and additional remedy, Chrys may submit to the Court a proposed judgment divesting Ray of title to any of the property, individually or collectively, and vesting it in favor of Chrys, and the same shall have the effect of a conveyance executed in due form of law.

42. Chrys shall be awarded any inheritance, family heirlooms, or other gifts made to that her or the family during the course of their marriage, without claim from the other.

43. Chrys shall not make any equalization payment to Ray for the property awarded to her and Ray shall have no claim against any of the property awarded hereunder.

Financial and Retirement Accounts, Investments, and other Benefits

44. During the course of the marriage the parties acquired certain financial, retirement, investment and other benefit accounts.

45. Chrys shall be awarded all remaining financial accounts that have positive value, free and clear of any claim by Ray. This includes, but is not limited to

a. Chrys' Equivest 403B retirement account, currently valued at approximately $35,536.75.

46. Chrys shall be awarded judgment against Ray in the amount of $40,000 to compensate her for his waste and wrongful spend down of the marital estate.

47. This property award is justified due to Ray's abandonment, neglect, and mistreatment of Chrys. Any remain valuable property is further fairly considered abandoned by Ray given his departure from the country.

48. Pursuant to Utah R. Civ. P. 70, Chrys is appointed the authority to execute any instrument on Ray's behalf reasonably necessary to allow her to exercise dominion or control over any of

the financial accounts or assets awarded hereunder, however titled, and wherever situated, and the same shall have the effect as if done by Ray. As a cumulative and additional remedy, Chrys may submit to the Court a proposed judgment divesting Ray of title to any of the accounts or assets, individually or collectively, and vesting it in favor of Chrys, and the same shall have the effect of a conveyance executed in due form of law

Marital Debt

49. During the course of the marriage the parties acquired certain debts and liabilities.

50. Known martial debt includes:

a.	Chrys American Express	$47,151
b.	Chrys Barclay	$13,360
c.	Chrys Discover Card	$5,562
d.	Chrys Home Depot	$1,635
e.	Ray American Express	$12,661
f.	Ray Elan-US Bank	$11,635
g.	Ray Citi CBNA	$6,795
h.	Ray Discover	$5,697
i.	Ray Synchrony Bank	$14,243
j.	WorldMark by Wyndham	$32,980
k.	Freedom Mortgage Co.	$509,844
l.	Good Leap Solar	$69,037 (secured by home)
m.	Federal/State taxes	(see paragraph 53)

51. Chrys shall be responsible to carry the $509,844 mortgage (Freedom Mortgage Co.) associated with the Marital Home, incident to her award of that asset.

52. The parties' son, Parker McCumber, has indicated a willingness to assume the payments on the WorldMark timeshare, but if Parker is unable or unwilling to pay, Ray shall be solely responsible for this debt and hold Chrys harmless thereon.

53. Chrys discovered in the wake of Ray's departure that he neglected both federal and state taxes for approximately eight years. This included Ray filing erroneous returns in 2018, 2019,

2021 and 2022. Ray separately failed to file returns in 2000 and from 2023-2025. Chrys was able to retain an accountant who performed remedial work to amend her returns for ’18, ’19, ’21, and ‘22, and assist her in submitting “married filing separately” returns for ’00 and ’23-’25. This work cost $850 and Ray’s errors and omissions resulted in Chrys owing $1,800 in back state taxes to the State of Utah and $270 to the federal government. Ray shall be responsible to reimburse Chrys for the cost of remedial work and Chrys’ liability, for $2,920 total. In addition, Ray shall prepare and file his own returns “married filing separately” for the 2000, 2023, 2024, and 2025 tax years, being solely responsible for any amounts owing and holding Chrys harmless thereon.

54. Ray shall be responsible for the entirety of the remaining martial debt without claim of contribution of any kind and holding Chrys harmless thereon.

55. Ray shall further indemnify Chrys for all such debts and shall be responsible to Chrys for any attorney fees, costs, or other damages she incurs defending against such debts, including damage to her credit.

56. This apportionment of debts is justified due to Ray’s abandonment, neglect, and mistreatment of Chrys. It is further justified due to the likelihood that Ray will not pay other obligations to Chrys, including spousal support.

57. In the event Ray fails to make any payment as provided herein, the same will constitute a material and substantial change in circumstance warranting a modification of the support provisions provided for herein, as well as a redistribution of assets and liabilities or other action by the Court to remedy or compensate the damage incurred by Chrys.

Post-Separation Debt

58. Each party shall pay and assume any debt they incurred after their separation on or about July 11, 2026 and hold the other harmless from any liability thereon.

59. All debts or obligations apportioned among the parties within the Court's final order shall be considered non-dischargeable debts to a former spouse within the meaning of 11 U.S.C. §523 (a)(15).

60. Pursuant to Utah Code Ann. § 15-4-6.5 (as amended), the parties shall provide joint creditors notice, by service of a copy of the Decree of Divorce, once entered, that the parties are divorced and further advise said creditors of their separate and current address to take advantage of the statute's provision that no report of the debtor's repayment practice or credit history be made regarding the joint obligation once that creditor receives notice of the Courts' order, except as otherwise provided by said statute. The parties shall inform their respective creditors of any joint allocation of responsibility for payment herein and ensure their address is kept current with creditors for purposes of the statute.

61. The parties shall be liable to the other for non-payment of the debts assigned hereunder, including any joint debts, and shall indemnify the other party for costs of collection, damage to credit, credit repair, attorney fees and other costs and damages resulting from late or non-payment, or from any creditor pursuing a party for any joint debt assigned to the other.

62. Should any party discover that the other has incurred a debt or obligation in the other's name without knowledge or permission, the party incurring the debt shall immediately notify the other party shall be liable to them for any costs or damages, including reasonable attorney fees, incurred in resolving the debt or repairing credit incident to the same.

ALIMONY

63. Pursuant to the factors identified in Utah Code Ann. § 81-4-501 *et seq*., the marriage was of 35-year duration, and Ray is at fault, rendering alimony appropriate.

64. As set forth above, Ray has engaged in sexual relations with other persons and has substantially undermined the financial stability of Chrys. Ray has engaged in fault that primarily, if not exclusively, contributed to the dissolution of the parties' marriage, and has intentionally abandoned and otherwise neglected Chrys, causing her justified and severe distress. This fault is severe and goes directly to Chrys' financial condition and her ability to support herself. Further, Ray has wasted the marital estate and reduced the parties' standard of living, all to support paramours and allow himself a springboard to start a new life in Kenya. This conduct must be considered relative to the parties' standard of living, which would not have been reduced absent Ray's wrongful actions.

65. Chrys earns a net monthly income of $5,100 per month working full time as a teacher at a charter school.

66. Ray, prior to becoming unemployed, earned a net monthly income of $6,000 working full time as a collections manager and VP of Outsourcing for Comcast/Xfinity. Ray shall be imputed at his prior level of income based on his documented recent history of employment, the lack of any disability, and his voluntary underemployment. Voluntary underemployment is also supported by his intentional departure from the country to "start a new life" with his paramour in Kenya.

67. The parties' martial standard of living (before being artificially reduced due to Ray leaving work) involved approximate average monthly expenditures of $10,000.

68. Based on the martial standard of living, Chrys has a need of $4,900 and Ray has the ability to pay. In the alternative, and equalization of the parties' poverty results in Ray paying Chrys, particularly in light of his conduct in destroying the parties' marriage.

69. Alimony shall be awarded to Chrys at $2,500 per month for the length of the parties' marriage, calculated from 1990 until the Decree of Divorce is entered. Ray is the payor.

70. Alimony shall terminate automatically upon Chrys' death or remarriage.

ATTORNEY FEES

71. Based on the foregoing, Chrys has need and Ray has the ability to pay.

72. Ray shall pay Chrys' attorney fees and costs incurred in this action. Counsel shall submit and declaration of fees, and the Court will enter judgment, after review, pursuant to Utah R. Civ. P. 73.

NAME CHANGE

73. Chrys shall have the option to be restored the use of her former legal name of "Chrys Baker."

MISCELLANEOUS

74. Ray shall not use Chrys' likeness, name, or personally identifying information to incur any debts or obligations and shall be liable to her for the same, including reasonable attorney fees incurred in resolving the issue.

75. Ray shall not use Chrys' personal information or knowledge of passwords or accounts to access or modify accounts or services belonging to her and shall be liable to her for the same, including reasonable attorney fees incurred in resolving the issue.

76. Each party shall execute and deliver to the other party any documents necessary to implement the provisions of the Decree of Divorce once entered by the Court. If a party fails to execute or deliver any documents within a reasonable time or within the time stated by the Decree of Divorce the other party may bring a motion to enforce, including a request for sanctions or contempt, at the expense of the disobedient party, and may further move the Court to for orders pursuant to Utah R. Civ. P. 70.

***** END OF ORDER *****
**** Entered as indicated by the Court's seal at the top of the first page ****

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 1st day of October 2026, a true copy of the foregoing was served by the method(s) indicated below to following:

Raymond McCumber cjgroupray@yahoo.com *Respondent Pro Se* *Note: Respondent has consented to entry of default and service is not required under Utah R. Civ. P. 5(a)(2) but has been effectuated anyway	( ) U.S. Mail, Postage Prepaid ( ) Hand Delivered ( ) Overnight Mail ( ) Facsimile ( ) E-File (X) Email

Certification is further made that non-public information has been omitted or included per the conventions of Utah Code of Judicial Admin. R. 4-202.09.

/s/ Jeremy Jones