

Kara Hummel
Name
3632 S 5400 W
Address
Hooper, Utah 84315
City, State, Zip
801-686-4734
Phone
kdldady6@gmail.com
Email

SECOND Judicial District WEBER County

Court Address 2525 GRANT AVENUE, OGDEN, UT, 84401

In the Matter of (select one)

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

Kara Hummel
(name of Petitioner)

and

James Frederick Hummel
(name of Respondent)

Other parties (if any)

Divorce Decree

264901309

Case Number

Ortega

Judge

Commissioner (domestic cases)

The court decrees:

Divorce

1. Kara Hummel is granted a divorce based on the Declaration of Jurisdiction and Grounds signed by Kara Hummel. The divorce will become final upon entry of the divorce decree.

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

2. **Kara Hummel and James Frederick Hummel** 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, **Kara Hummel** 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: **2025**
Make: **Toyota**
Model: **Grand Highlander**
VIN: **5TDAAAB50SS084921**
Owner (before divorce): **Kara Cooke**
Current value: **\$41,230.00**
Amounts Estimated: **no**
Ownership After Divorce: **Kara Hummel**

i.

Lender: **America First Credit Union**
Address: **PO Box 9199 Ogden, UT 84409**
Date Acquired: **N/A**
Amount Owed: **\$50,132.29**
Amounts Estimated: **no**
Monthly Payment: **\$898.47**

The debt will be paid as follows: **Kara Hummel will pay the entire debt. Kara Hummel will provide a copy of the divorce decree to the lender.**

b.

Year: **2024**
Make: **Chevy**
Model: **Silverado 1500**
VIN: **1GCUDE88RZ185273**

Owner (before divorce): **James Frederick Hummel**
Current value: **\$42,761.00**
Amounts Estimated: **no**
Ownership After Divorce: **James Frederick Hummel**

I.

Lender: **Navy Federal Credit Union**
Address: **PO Box 3000 Merrifield, VA 22119**
Date Acquired: **N/A**
Amount Owed: **\$47,258.11**
Amounts Estimated: **no**
Monthly Payment: **\$980.37**

The debt will be paid as follows: **James Frederick Hummel will pay the entire debt. James Frederick Hummel will provide a copy of the divorce decree to the lender.**

Debts

5. 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: **8980**
Institution Name: **USAA Visa**
Address: **PO Box 650660 Dallas, TX 75265**
Amount owed on debt (in US Dollars): **\$16,587.00**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **James Frederick Hummel**

The debt will be paid as follows: **James Frederick Hummel will pay the entire debt. James Frederick Hummel will provide a copy of the divorce decree to the lender.**

Other Debt

a.

Account Number: **none**
Institution Name: **Mohela**
Address: **PO Box 790453**
Amount owed on debt (in US Dollars): **\$45,000.00**
Minimum Monthly Payment (in US Dollars): **\$302.00**
Owner: **James Frederick Hummel**

The debt will be paid as follows: **James Frederick Hummel will pay the entire debt. James Frederick Hummel will provide a copy of the divorce decree to the lender.**

Real property

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

a.

Description: **The Property**

Address: **3632 S 5400 W, Hooper, Weber, Utah 84315 United States**

Tax ID: **08-687-0011**

Legal Description: **Lot 11, SILVER SADDLE SUBDIVISION PHASE 1, according to the official plat thereof, on file and of record in the office of the Weber County Recorder, State of Utah.**

Date property acquired: **Feb 27, 2026**

Names on title: **James Hummel and Kara Hummel**

Original cost: **\$729,000**

Current value: **\$729,000.00**

Property values estimated: **no**

Disposal: **James and Kara Hummel have agreed to each pay exactly one half of the mortgage on The Property, until Kara Hummel and Kerry and Kellie Cooke can complete the refinance of the property into their names, which they are in the process of doing. Once the refinance is complete, James Hummel and his VA rights, will have no claim or liability to The Property. If Kara Hummel and Kerry and Kellie Cooke are unable to refinance, The Property will be put up for sell for \$729,000 so that no capitol gains taxes will need to be paid. Upon sell of The Property, Kara will receive her \$75,000 of pharmacy equity that was used as the down payment on The Property. The rest will be used to pay off the loan. If The Property sells for less than \$729,000, the loan will be paid off and the remainder will be given to Kara to serve as her reimbursement for her pharmacy equity. Until The Property is sold or the refinance takes place, James and Kara Hummel will each pay exactly one half of the mortgage monthly. Any additional money that is made, James has no claim to.**

i.

Creditor: ,

Names on mortgage: **N/A**

Date mortgage acquired: **N/A**

Mortgage values estimated: **N/A**

This mortgage will be paid as follows after the divorce: **N/A**

Alimony

7. Neither party will pay alimony.

Retirement money

Retirement money - military

8. **James Frederick Hummel** is entitled to receive or is currently receiving member's military retirement pay. **James Frederick Hummel** will receive their entire military retirement pay.

Duty to sign documents

9. 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

10. **Kara Hummel** changed her name when the parties married. **Kara Hummel's** name will be **Kara Cooke** after the divorce.

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

September 11, 2026

Date

Signature ▶

Cristina Ortega



Judge

CRISTINA ORTEGA

Signature ▶

Date

Commissioner

Approved as to Form.

Other Party

JSLP 10 Sept 2026 140 L St. SE Washington, DC 20003

Signature ► 8544 10 Sept 2026 140 L St. SE Washington, DC 20003
Other Party Name James Frederick Hummel

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: **James Frederick Hummel**
Method of service: **Email**
Address: **hummel.james.f@gmail.com**
Date of Service: **Sep 2, 2026**

09/02/2026	Signature	► <u>Kara Hummel</u>
Date	Printed Name	<u>Kara Hummel</u>