The Order of the Court is stated below:
Dated: October 07, 2026 11:01:01 AM
/s/ REUBEN J RENSTROM
District Court Judge

F. KIM WALPOLE #4510
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IN THE SECOND JUDICIAL DISTRICT COURT OF WEBER COUNTY

STATE OF UTAH

IN THE MATTER OF THE MARRIAGE OF: NOEL GUZMAN, Petitioner, vs. CARMEN TAPIA VERA, Respondent.	**JUDGMENT OF LAW AND DECREE OF DIVORCE** Case Number 264900955 DA Judge Reuben J. Renstrom Commissioner Brandon Richards

THIS MATTER having come on before the Honorable Judge Reuban Renstrom, Judge presiding; all papers appearing to be in order; Carmen Tapia Vera was duly served with a copy of the Verified Petition and a copy of the Summons; and whereas the parties have entered into a Stipulation settling all of their property rights, alimony, debts and obligations, attorney's fees, court costs and other kindred matters, and the Court having been fully informed in the premises and having made its Findings of Fact and Conclusions of Law separately stated in writing,

NOW THEREFORE,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED as follows:

1. **Divorce**. The parties are granted a mutual Decree of Divorce from each other on the grounds of irreconcilable differences, same to become final upon signing and entry.

2. **Alimony**. There is no award of alimony as each of the parties waived any rights or interest in alimony, past, present or future and each party is capable of supporting themselves.

3. **Retirement**: One or both of the parties has obtained pension and/or retirement benefits during the course of the marriage which have been fully disclosed. The parties agree that each party should be awarded their own retirement accounts free and clear of any claims by the other party.

4. **Noel Guzman's Personal Property:** Noel Guzman should be awarded those items of personal property currently in his possession, together with his personal belongings and effects.

5. **Carmen Tapia Vera's Personal Property:** Carmen Tapia Vera should be awarded those items of personal property currently in her possession, together with her personal belongings and effects.

6. **Real Property Division**. The parties have acquired no interest in real property.

7. **Marital Debts And Obligations:** Responsibility for the parties' debts are ordered to be paid as follows:

(a) Noel Guzman is ordered to pay those debts in his name, defend and hold Carmen Tapia Vera harmless therefrom.

(b) Carmen Tapia Vera is ordered to pay those debts in her name, defend and hold Noel Guzman harmless therefrom.

8. **Automobile Insurance**. Each party is to maintain and pay for their own automobile insurance effective upon entry of the Decree of Divorce.

9. **Life Insurance**. Each party will maintain and pay for their own life insurance effective June 1, 2026.

10. **Income Tax Return:** The parties should file separate Federal and State income tax returns for the tax year 2026.

11. **Notice to Creditors.** The parties are ordered to provide a certified copy of the final Order or Decree of Divorce to all creditors and to do any follow-up necessary to effectuate the provisions of this paragraph. With respect to either party who is not ordered to make payments on the joint obligations, no negative credit report will be made and no report of the debtor's repayment practices or credit history may be made regarding the joint obligation after the creditor is served notice of the Court's Order, unless the creditor has made a demand on the joint obligor not ordered to pay the debt, for payment because of the failure to make payments by the joint obligor ordered to make the payments.

12. **Transfer of Property:** Each party or their heirs or assigns shall immediately deliver all property awarded to the other party in their possession and execute all documents and titles necessary to effectuate a property transfer as set forth in this Agreement, including automobile titles, tax forms and/or any other instrument necessary to carry out the intentions of the Stipulation and Property Settlement Agreement.

13. **Attorney Fees**: Each party shall pay their own attorney's fees and costs.

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THE COURT'S ELECTRONIC SIGNATURE AND SEAL WILL APPEAR AT TOP OF DOCUMENT WHEN SIGNED AND ENTERED BY THE COURT

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APPROVED AS TO FORM AND CONTENT:

_/s/ Carmen Tapia Vera_____
Carmen Tapia Vera
Respondent, Pro se
(Signed by F. Kim Walpole with permission of Carmen Tapia Vera)