Karen May Bell
Name
537 East 750 North
Address
Ogden, Utah 84404-3657
City, State, Zip
801-394-0774
Phone
smudgette@live.com
Email

SECOND Judicial District WEBER County

Court Address 2525 GRANT AVENUE, OGDEN, UT, 84401

In the Matter of (select one)	**Divorce Decree**
[x] the Marriage of (for a divorce with or without children, annulment, separate maintenance, or temporary separation case)	264901091 Case Number Cristina P. Ortega Judge Brandon R. Richards Commissioner (domestic cases)
Karen May Bell (name of Petitioner) and Steven Leon Bell Jr. (name of Respondent) Other parties (if any)	

The court decrees:

Divorce

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

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

2. **Karen May Bell** and **Steven Leon Bell Jr.** 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, **Karen May Bell** 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: **2007**
Make: **HYUN**
Model: **Sonata/Limited**
VIN: **5NPEU46F67H177680**
Owner (before divorce): **Steven L. Bell**
Current value: **$500.00**
Amounts Estimated: **yes**
Basis of Estimation: **the condition the vehicle is in.**
Ownership After Divorce: **Steven Leon Bell Jr.**
Loan: **N/A**

Bank and credit union accounts

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

a.
Account Number: **2378**
Account Type: **savings, checking**
Institution Name: **Goldenwest Credit Union**
Address: **P.O. Box 1111 Ogden Utah 84402**
Date Opened: **N/A**
Balance (US Dollars): **$1,400.00**
Estimated: **yes**
Estimation basis: **tax return**
Owner: **Karen May Bell and Steven Leon Bell Jr.**

Co-Owner(s): **0**
Divide as follows: **Karen May Bell should be awarded the entire balance of $1,400.00 from this money.**

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.

Other Debt

a.
Account Number: **1889**
Institution Name: **JG Wentworth**
Address: **JG Wentworth Debt REllef 1200 Morris Drive Chesterbrook, PA 19087**
Amount owed on debt (in US Dollars): **$5,470.05**
Minimum Monthly Payment (in US Dollars): **$165.00**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

b.
Account Number: **9215**
Institution Name: **JG Wentworth**
Address: **JG Wentworth Debit Relief 1200 Morris Drive Chesterbrook, PA 19087**
Amount owed on debt (in US Dollars): **$3,857.00**
Minimum Monthly Payment (in US Dollars): **$165.00**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

c.
Account Number: **MBRF**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY10013**
Amount owed on debt (in US Dollars): **$56.59**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**

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

d.

Account Number: **6DQ0**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$91.19**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

e.

Account Number: **E1N5**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$125.59**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

f.

Account Number: **1Q49**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$139.59**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

g.

Account Number: **MO32**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$159.67**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**

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

h.

Account Number: **H8FP**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$220.97**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

i.

Account Number: **NTXC**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$229.74**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

j.

Account Number: **J9BE**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$344.61**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

k.

Account Number: **3OPX**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$749.78**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**

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

l.

Account Number: **G0D9**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$348.89**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

m.

Account Number: **9JG9**
Institution Name: **January Technologies, INC.**
Address: **176 Grand Street 4th Floor New York, NY 10013**
Amount owed on debt (in US Dollars): **$95.00**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

n.

Account Number: **7092**
Institution Name: **Mountain Land Collections**
Address: **P.O. Box 1280 American Fork, Utah 84003**
Amount owed on debt (in US Dollars): **$1,179.08**
Minimum Monthly Payment (in US Dollars): **$50.00**
Owner: **Karen Bell**
The debt will be paid as follows: **Karen May Bell will pay the entire debt. Karen May Bell will provide a copy of the divorce decree to the lender.**

o.

Account Number: **none**
Institution Name: **Bounce AI, INC.**
Address: **333 Metro Park, S-205, Rochester, New York 14623**
Amount owed on debt (in US Dollars): **$430.91**
Minimum Monthly Payment (in US Dollars): **N/A**
Owner: **Karen Bell**

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

Real property

7. The parties do not have any real property that is marital property. The parties do not need a court order about real property.

Alimony

8. Neither party will pay alimony.

Retirement money

Retirement money – retirement accounts

9. The parties have retirement money. The owner of the retirement money Plan Participant must do whatever is necessary for both parties to have full access to information about the pension plan, retirement account, money and benefits. This includes signing any forms needed for release of the information to the other party (Alternate Payee).

10. If the Plan Participant receives any retirement money awarded to the Alternate Payee, the Plan Participant receives that money in a constructive trust for the Alternate Payee. The Plan Participant is ordered to pay the benefit directly to the Alternate Payee within 5 days of its receipt. Information on the pension plans and how they are to be divided is listed below:

a.

Account Number: **5745**
Plan Name: **traditional IRA**
Plan Administrator: **Don't know**
Company Name: **Wells Fargo**
Address: **Wells Fargo Bank, N.A. Gateway Commons P.O. Box 6995 Portland, Or 97228-6995**
Date Opened: **Dec 31, 2019**
Plan Value: **$1483.07**
This plan is in the name of: **Steven Leon Bell Jr.**
Divide as follows: **The entire account should be awarded to Steven Leon Bell Jr..**

b.

Account Number: **7797**
Plan Name: **Roth 401(k)**
Plan Administrator: **Paola Tovar**
Company Name: **Poly-Excel, LLC**

Address: **P.O. Box 160430 Bldg. A-16A Freeport Center, Clearfield, Utah 84016**
Date Opened: **Jan 1, 2012**
Plan Value: **$9600.6**
This plan is in the name of: **Steven Leon Bell Jr.**
Divide as follows: **The entire account should be awarded to Steven Leon Bell Jr..**

c.

Account Number: **1076**
Plan Name: **401(k) profit sharing plan & trust**
Plan Administrator: **I don't know**
Company Name: **Mckenzie Sports Products, INC.**
Address: **221N. S. 1070 W Bldg 15b Ogden, Utah 84404**
Date Opened: **Nov 16, 2015**
Plan Value: **$15747.36**
This plan is in the name of: **Steven Leon Bell Jr.**
Divide as follows: **The entire account should be awarded to Steven Leon Bell Jr..**

Additional provisions

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

a.

Additional Provision: **Continued medical coverage From Steven**

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.

November 10, 2026
Date

Signature ▶

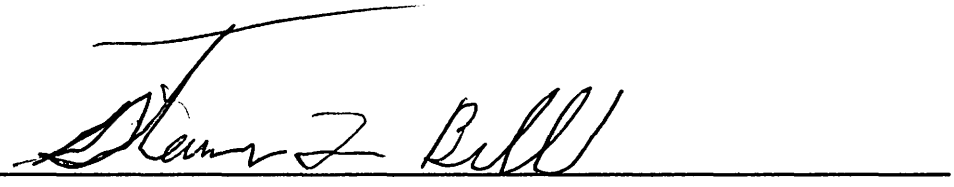
Judge CRISTINA ORTEGA

Date

Signature ▶ _____

Commissioner _____

Approved as to Form.

Other Party Signature ▶ 

Other Party Name Steven Leon Bell Jr.

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: **Steven Bell**
Method of service: **Left At Home**
Address: **537 East 750 North Ogden, Utah 84404**
Date of Service: **Oct 7, 2026**

10/06/2026
Date

Signature ▶ Karen Bell

Printed Name Karen Bell