Kirstin Marie Phiri
Name
2265 s 1100 w Apt G208
Address
Ogden, Utah 84401
City, State, Zip
435-754-4977
Phone
kmfrank94@gmail.com
Email

In the Court of Utah

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)	264901055 Case Number
Kirstin Marie Phiri (name of Petitioner)	Reuben J Renstrom Judge
and	
Jackson Phiri (name of Respondent)	Commissioner (domestic cases)
Other parties (if any)	

The court decrees:

Divorce

1. Kirstin Marie Phiri is granted a divorce. Kirstin Marie Phiri testified at a on grounds and jurisdiction for divorce. The divorce will become final upon entry of the divorce decree.

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

2. **Kirstin Marie Phiri** and **Jackson Phiri** 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, **Kirstin Marie Phiri** 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: **2015**
Make: **Volkswagen**
Model: **Beetle**
VIN: **N/A**
Owner (before divorce): **Kirstin Phiri**
Current value: **$12,000.00**
Amounts Estimated: **yes**
Basis of Estimation: **Kelly blue book**
Ownership After Divorce: **Jackson Phiri**
I.
Lender: **America first**
Address: **Riverdale utah**
Date Acquired: **N/A**
Amount Owed: **$5,685.85**
Amounts Estimated: **no**
Monthly Payment: **$274.00**
The debt will be paid as follows: **Jackson Phiri will pay the entire debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

b.
Year: **2019**
Make: **Volkswagen**
Model: **Tiguan**
VIN: **N/A**
Owner (before divorce): **Kirstin Phiri and Jackson Phiri**

Current value: **$15,000.00**
Amounts Estimated: **yes**
Basis of Estimation: **Kelly blue book**
Ownership After Divorce: **Kirstin Marie Phiri**
I.
Lender: **America first**
Address: **Riverdale Utah**
Date Acquired: **N/A**
Amount Owed: **$22,228.88**
Amounts Estimated: **no**
Monthly Payment: **$504.00**
The debt will be paid as follows: **Kirstin Marie Phiri will pay the entire debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

Bank and credit union accounts

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

a.
Account Number: **1300**
Account Type: **Checking**
Institution Name: **America First**
Address: **Riverdale utah**
Date Opened: **N/A**
Balance (US Dollars): **$1,200.00**
Estimated: **yes**
Estimation basis: **Pending bills and paychecks**
Owner: **Kirstin Marie Phiri and Jackson Phiri**
Co-Owner(s): **N/A**
Divide as follows: **50/50 depending on who's paycheck was deposited.**

b.
Account Number: **4256**
Account Type: **Checking**
Institution Name: **America first**
Address: **Riverdale utah**
Date Opened: **N/A**
Balance (US Dollars): **$4.00**
Estimated: **yes**
Estimation basis: **Depending on bills and paychecks**
Owner: **Kirstin Marie Phiri and Jackson Phiri**
Co-Owner(s): **N/A**

Divide as follows: **Jackson Phiri should be awarded the entire balance of $4.00 from this money.**

6. This other property will be divided as follows:

All house hold items split evenly between parties depending on discussion. And specific gifts given go to party gift was intended for. Only gun will go solely to Kirstin Phiri as gift was given with expection of loan and needs returned to Kirstin's father Brad Franke.

Debts

7. 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: **3169**
Institution Name: **Discover**
Address: **N/A**
Amount owed on debt (in US Dollars): **$17,490.97**
Minimum Monthly Payment (in US Dollars): **$343.00**
Owner: **Kirstin Phiri**
The debt will be paid as follows: **Kirstin Marie Phiri will pay half of the debt. Jackson Phiri will pay half of the debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

b.

Account Number: **5800**
Institution Name: **Capital One**
Address: **N/A**
Amount owed on debt (in US Dollars): **$981.95**
Minimum Monthly Payment (in US Dollars): **$30.00**
Owner: **Kirstin Phiri**
The debt will be paid as follows: **Kirstin Marie Phiri will pay half of the debt. Jackson Phiri will pay half of the debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

c.

Account Number: **7754**
Institution Name: **Old Navy Mastercard**

Address: **N/A**
Amount owed on debt (in US Dollars): **$7,777.41**
Minimum Monthly Payment (in US Dollars): **$292.06**
Owner: **Kirstin Phiri**
The debt will be paid as follows: **Kirstin Marie Phiri will pay half of the debt. Jackson Phiri will pay half of the debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

d.
Account Number: **1300**
Institution Name: **Visa**
Address: **N/A**
Amount owed on debt (in US Dollars): **$12,423.82**
Minimum Monthly Payment (in US Dollars): **$315.00**
Owner: **Kirstin Phiri**
Estimation Basis: **Payments made**
The debt will be paid as follows: **Kirstin Marie Phiri will pay half of the debt. Jackson Phiri will pay half of the debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

e.
Account Number: **5871**
Institution Name: **Comenity bank**
Address: **N/A**
Amount owed on debt (in US Dollars): **$607.71**
Minimum Monthly Payment (in US Dollars): **$31.00**
Owner: **Kirstin Phiri**
The debt will be paid as follows: **Kirstin Marie Phiri will pay half of the debt. Jackson Phiri will pay half of the debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

Medical Debt

a.
Account Number: **7396**
Institution Name: **Intermountain Health care**
Address: **N/A**
Amount owed on debt (in US Dollars): **$437.00**
Minimum Monthly Payment (in US Dollars): **$63.00**
Owner: **Kirstin Phiri**
The debt will be paid as follows: **Kirstin Marie Phiri will pay the entire debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

Installment Loan Debt

a.
Account Number: **3711**
Institution Name: **America First**
Address: **N/A**
Amount owed on debt (in US Dollars): **$796.62**
Minimum Monthly Payment (in US Dollars): **$102.00**
Owner: **Jackson Phiri**
The debt will be paid as follows: **Jackson Phiri will pay the entire debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

b.
Account Number: **2750**
Institution Name: **Edfinancial Servics**
Address: **N/A**
Amount owed on debt (in US Dollars): **$8,172.91**
Minimum Monthly Payment (in US Dollars): **$47.70**
Owner: **Kirstin Phiri**
The debt will be paid as follows: **Kirstin Marie Phiri will pay the entire debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

c.
Account Number: **7625**
Institution Name: **Firstmark Services**
Address: **N/A**
Amount owed on debt (in US Dollars): **$3,761.59**
Minimum Monthly Payment (in US Dollars): **$50.00**
Owner: **Kirstin Phiri**
The debt will be paid as follows: **Kirstin Marie Phiri will pay the entire debt. Kirstin Marie Phiri will provide a copy of the divorce decree to the lender.**

Real property

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

Alimony

9. Neither party will pay alimony.

Retirement money

Retirement money - other

10. 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).

11. 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: **1056**
Plan Name: **Thrift Savings Plan**
Plan Administrator: **U.S. Federal Government**
Company Name: **Federal Retirement Thrift Investment Board (FRTIB)**
Address: **ThriftLine Service CenterC/O Broadridge ProcessingPO Box 1600Newark, NJ 07101**
Date Opened: **Apr 1, 2019**
Plan Value: **$43383.49**
This plan is in the name of: **Kirstin Marie Phiri**
Divide as follows: **The entire account should be awarded to Kirstin Marie Phiri.**

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)

Name after divorce

13. **Kirstin Marie Phiri** changed **her** name when the parties married. **Kirstin Marie Phiri**'s name will be **Kirstin Marie Franke** after the divorce.

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

11/12/26
Date

Signature ▶ _____

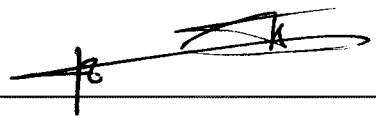
Judge Reuben J. Renstrom

_____
Date

Signature ▶ _____

Commissioner _____

Approved as to Form.

Other Party Signature ▶ 

Other Party Name Jackson Phiri

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: **Jackson Phiri**
Method of service: **Hand Delivery**
Address: **2525 Grant Ave Ogden UT 84401**
Date of Service: **Jul 22, 2026**

07/21/2026
Date

Signature ▶ Kirstin Phiri

Printed Name Kirstin Phiri