

Information to identify the case:

Debtor 1: Elizabeth Ann Naylor
First Name Middle Name Last Name

Debtor 2: Ronald Stephen Owens
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: District of Arizona

Case number: 2:25-bk-07596-PS

Social Security number or ITIN: xxx-xx-3273

EIN: --

Social Security number or ITIN: xxx-xx-6688

EIN: --

Date case filed for chapter: 13 8/14/25

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors, failure to file required tax returns or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elizabeth Ann Naylor	Ronald Stephen Owens
2. All other names used in the last 8 years	aka Jan Black	
3. Address		
4. Debtor's attorney Name and address	MARK R. ATCHLEY Atchley Law Firm, PLC [REDACTED]	Contact Email: [REDACTED]
5. Bankruptcy trustee Name and address	EDWARD J. MANEY 101 N. FIRST AVE., SUITE 1775 PHOENIX, AZ 85003	Contact phone 602-277-3776 Email: service@maney13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 8:30 am – 4:00 pm Monday–Friday Contact Phone: (602) 682-4000 Date: 8/15/25

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

October 8, 2025 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

For additional meeting information go to <https://www.justice.gov/ust/moc>

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:**Filing deadline: 12/8/25****You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):**Filing deadline: 10/23/25****Deadline for governmental units to file a proof of claim:****Filing deadline: 2/10/26****Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Deadline for holder(s) of a claim secured by a security interest in the debtor's principal residence (Rule 3002(c)(6)(A): **70 days from date case filed.**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

Notice Recipients

District/Off: 0970-2
Case: 2:25-bk-07596-PS

User: admin
Form ID: 309I

Date Created: 8/15/2025
Total: 48

Recipients submitted to the BNC (Bankruptcy Noticing Center) without an address:

17849394 Sarah and Christian Navarro
17849395 Sarah and Christian Navarro

TOTAL: 2

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db Elizabeth Ann Nay
jdb Ronald Stephen Ov
tr EDWARD J. MAN
aty MARK R. ATCHL
85209-3313
smg AZ DEPARTMEN
FL. PHOENI
17849364 ADT Security Serv
17849367 APS PO Box
17849365 Affirm Inc. 6
17849366 American Express
17849368 Bank of America
17849369 Bank of America B
17849370 Banner Health
17849371 Bascule Equine Un
17849372 Capital One Bank
17849373 Carolyn Becker
17849374 Cenlar 425 P
17849375 Cherry 2261
17849376 Citi Cards 58
17849377 Citi Cards PO
17849378 City of Phoenix
17849379 City of Scottsdale
17849380 Credit Control, LLC
17849381 Discover Card
17849382 Genworth 31
17849383 Great American Ins
75234
17849385 HDI Global Insuran
08043-4847
17849384 Hap Hansen Stable
17849387 JPMCB Card Servi
17849388 JPMorgan Chase B
17849386 Jeremiah Harris
17849389 Lou Spivack
17849390 Mark Naylor & Dr.
17849391 Net Credit 20
17849392 One Claim Solution
17849393 Russell Equine Sp
17849399 SYNCB/Amazon P
17849400 SYNCB/Care Cred
17849396 Schneiders 8
17849397 Select Portfolio Ser
17849398 Statewide Moving
17849401 Target Card Service
17849402 The Moore Law Gr
17849403 Tractor Supply
17849404 Upstart 2950
17849405 Wells Fargo Bank
17849406 Zwicker & Associa

TOTAL: 46

United States Bankruptcy Court
District of Arizona

In re:
Elizabeth Ann Naylor
Ronald Stephen Owens
Debtors

Case No. 25-07596-PS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2
Date Rcvd: Aug 15, 2025

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Elizabeth Ann Naylor, Ronald Stephen Owens, [REDACTED] AZ 85254-5101
17849371	+ Bascule Equine Underwriting, PO Box 2502, Westfield, NJ 07091-2502
17849373	+ Carolyn Becker, [REDACTED] CA 92677-1676
17849376	+ Citi Cards, 5800 South Corporate Place, City of Industry, CA 91716-0701
17849382	+ Genworth, 31605 North 19th Avenue, Phoenix, AZ 85085-8004
17849384	+ Hap Hansen Stables, [REDACTED] Rancho Santa Fe, CA 92091
17849386	+ Jeremiah Harris, [REDACTED] Cave Creek, AZ 85327-1918
17849389	+ Lou Spivack, 5447 East 5th Street, #205, Tucson, AZ 85711-2346
17849390	#+ Mark Naylor & Dr. Dale Gunn, [REDACTED] NM 87506-7529
17849392	+ One Claim Solutions, 335 East Germann Road, #340, Gilbert, AZ 85297-2924
17849393	+ Russell Equine Sports Medicine, 16214 North Nebraska Avenue, Suite B, Lutz, FL 33549-6166
17849396	+ Schneiders, [REDACTED] OH 44023-4507
17849398	+ Statewide Moving LLC, 250 Industrial Way, Brisbane, CA 94005-1006

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: [REDACTED]	Aug 15 2025 23:07:00	[REDACTED]
tr	+ Email/Text: docs@maney13trustee.com	Aug 15 2025 23:08:00	EDWARD J. MANEY, 101 N. FIRST AVE., SUITE 1775, PHOENIX, AZ 85003-1927
smg	EDI: AZDEPREV.COM	Aug 16 2025 02:58:00	AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
17849364	Email/Text: amscbankruptcy@adt.com	Aug 15 2025 23:09:00	ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878
17849367	Email/Text: bankruptcy2006@apsc.com	Aug 15 2025 23:08:38	APS, PO Box 37812, Boone, IA 50037-0812
17849365	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 15 2025 23:29:10	Affirm Inc., 650 California Street, Fl 12, San Francisco, CA 94108-2716
17849366	Email/PDF: bncnotices@becket-lee.com	Aug 15 2025 23:41:30	American Express, PO Box 60189, City of Industry, CA 91716-0189
17849368	+ EDI: BANKAMER	Aug 16 2025 02:58:00	Bank of America, Bankruptcy Unit, PO Box 970, Norfolk, VA 23501-0970
17849369	EDI: BANKAMER	Aug 16 2025 02:58:00	Bank of America Business Card, PO Box 15796, Wilmington, DE 19886-5796

District/off: 0970-2
Date Rcvd: Aug 15, 2025

User: admin
Form ID: 309I

Page 2 of 3
Total Noticed: 45

17849370	Email/Text: PBMBadDebt@bannerhealth.com	Aug 15 2025 23:08:00	Banner Health, PO Box 741275, Los Angeles, CA 90074-1275
17849374	Email/Text: BKelectronicnotices@cenlar.com	Aug 15 2025 23:08:00	Cenlar, 425 Phillips Blvd., Ewing, NJ 08618-1430
17849380	Email/Text: correspondence@credit-control.com	Aug 15 2025 23:08:00	Credit Control, LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
17849372	+ EDI: CAPITALONE.COM	Aug 16 2025 02:58:00	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
17849375	^ MEBN	Aug 15 2025 23:07:09	Cherry, 2261 Market Street 94114-1612
17849377	EDI: CITICORP	Aug 16 2025 02:58:00	Citi Cards, PO Box 6789, Sioux Falls, SD 57117-6789
17849378	Email/Text: cityservicesbill@phoenix.gov	Aug 15 2025 23:08:00	City of Phoenix, PO Box 29100, Phoenix, AZ 85038-9100
17849379	+ Email/Text: legal@scottsdaleaz.gov	Aug 15 2025 23:07:00	City of Scottsdale, 7447 East Indian School Road, Suite 110, Scottsdale, AZ 85251-3922
17849381	EDI: DISCOVER	Aug 16 2025 02:58:00	Discover Card, PO Box 30939, Salt Lake City, UT 84130-0939
17849383	+ Email/Text: caineweiner@ebn.phinsolutions.com	Aug 15 2025 23:08:27	Great American Insurance Co, c/o Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
17849385	Email/Text: bankruptcy@gbcollects.com	Aug 15 2025 23:08:00	HDI Global Insurance Company, c/o GB Collects, LLC, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847
17849387	+ EDI: JPMORGANCHASE	Aug 16 2025 02:58:00	JPMCB Card Services, P O Box 15369, Wilmington, DE 19850-5369
17849388	+ Email/Text: closures@collectmoore.com	Aug 15 2025 23:08:00	JPMorgan Chase Bank, c/o The Moore Law Group, PO Box 25145, Santa Ana, CA 92799-5145
17849391	+ Email/Text: netcreditbnc@enova.com	Aug 15 2025 23:09:00	Net Credit, 200 West Jackson Blvd. Suite 2, Chicago, IL 60606-6910
17849399	+ EDI: SYNC	Aug 16 2025 02:58:00	SYNCB/Amazon PLCC, PO Box 71737, Philadelphia, PA 19176-1737
17849400	EDI: SYNC	Aug 16 2025 02:58:00	SYNCB/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
17849397	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 15 2025 23:09:00	Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
17849401	EDI: WTRRN BANK.COM	Aug 16 2025 02:58:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
17849402	Email/Text: closures@collectmoore.com	Aug 15 2025 23:08:00	The Moore Law Group, P O Box 25145, Santa Ana, CA 92799-5145
17849403	+ EDI: CITICORP	Aug 16 2025 02:58:00	Tractor Supply, PO Box 70602, Philadelphia, PA 19176-0602
17849404	+ EDI: LCIUPSTART	Aug 16 2025 02:58:00	Upstart, 2950 South Delaware Street, Suite 410, San Mateo, CA 94403-2577
17849405	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Aug 15 2025 23:29:28	Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
17849406	Email/Text: bkfilings@zwickerpc.com	Aug 15 2025 23:09:00	Zwicker & Associates, PO Box 10069, Scottsdale, AZ 85271

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
17849394		Sarah and Christian Navarro
17849395		Sarah and Christian Navarro

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2025 at the address(es) listed below:

Name	Email Address
EDWARD J. MANEY	courtecf@maney13trustee.com
MARK R. ATCHLEY	on behalf of Joint Debtor Ronald Stephen Owens mark@arizonabk.com [REDACTED]
MARK R. ATCHLEY	on behalf of Debtor Elizabeth Ann Naylor mark@arizonabk.com [REDACTED]
U.S. TRUSTEE	USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 4

Information to identify the case:

Debtor 1:	<u>Elizabeth Ann Naylor</u>	Social Security number or ITIN: xxx-xx-3273
	First Name Middle Name Last Name	EIN: - - - - -
Debtor 2:	<u>Ronald Stephen Owens</u>	Social Security number or ITIN: xxx-xx-6688
(Spouse, if filing)	First Name Middle Name Last Name	EIN: - - - - -
United States Bankruptcy Court:	District of Arizona	Date case filed for chapter: 13 8/14/25
Case number:	2:25-bk-07596-PS	

Official Form 309I
Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors, failure to file required tax returns or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

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	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elizabeth Ann Naylor	Ronald Stephen Owens
2. All other names used in the last 8 years	aka Jan Black	
3. Address		
4. Debtor's attorney Name and address	MARK R. ATCHLEY Atchley Law Firm, PLC [REDACTED]	Contact Email: [REDACTED]
5. Bankruptcy trustee Name and address	EDWARD J. MANEY 101 N. FIRST AVE., SUITE 1775 PHOENIX, AZ 85003	Contact phone 602-277-3776 Email: service@maney13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 8:30 am – 4:00 pm Monday–Friday Contact Phone: (602) 682-4000 Date: 8/15/25

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

October 8, 2025 at 11:00 AM

Location:

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

For additional meeting information go to <https://www.justice.gov/ust/moc>

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:Filing deadline: **12/8/25****You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

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A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

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Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

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The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

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United States Bankruptcy Court
District of Arizona

In re:
Elizabeth Ann Naylor
Ronald Stephen Owens
Debtors

Case No. 25-07596-PS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2
Date Rcvd: Aug 15, 2025

User: admin
Form ID: nch13pln

Page 1 of 3
Total Noticed: 43

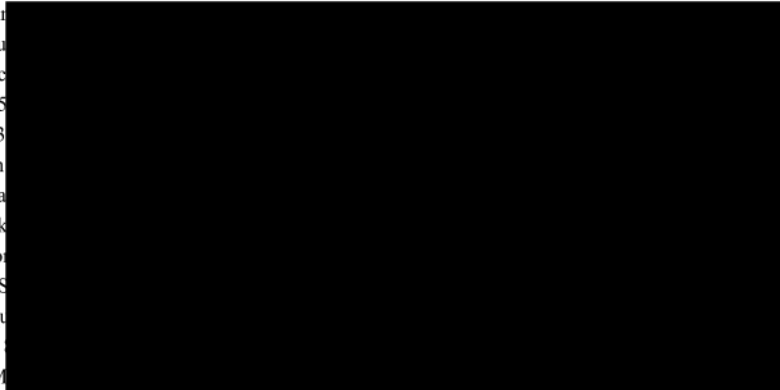
The following symbols are used throughout this certificate:

Symbol	Definition
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Recip ID	Recipient Name and Address
----------	----------------------------

db/jdb	+ Elizabeth Ann Naylor
17849371	+ Bascule Equities
17849373	+ Carolyn Beebe
17849376	Citi Cards, S
17849382	+ Genworth, 3
17849384	Hap Hansen
17849386	+ Jeremiah Ha
17849389	+ Lou Spivack
17849390	#+ Mark Naylor
17849392	+ One Claim S
17849393	+ Russell Equ
17849396	+ Schneiders,
17849398	+ Statewide M



TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: bankruptcynotices@azdor.gov	Aug 15 2025 23:08:00	AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
17849364	Email/Text: amscbankruptcy@adt.com	Aug 15 2025 23:09:00	ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878
17849367	Email/Text: bankruptcy2006@apsc.com	Aug 15 2025 23:08:27	APS, PO Box 37812, Boone, IA 50037-0812
17849365	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 15 2025 23:18:48	Affirm Inc., 650 California Street, Fl 12, San Francisco, CA 94108-2716
17849366	Email/PDF: bncnotices@becket-lee.com	Aug 15 2025 23:29:24	American Express, PO Box 60189, City of Industry, CA 91716-0189
17849368	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 15 2025 23:07:00	Bank of America, Bankruptcy Unit, PO Box 970, Norfolk, VA 23501-0970
17849369	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 15 2025 23:07:00	Bank of America Business Card, PO Box 15796, Wilmington, DE 19886-5796
17849370	Email/Text: PBMBadDebt@bannerhealth.com	Aug 15 2025 23:08:00	Banner Health, PO Box 741275, Los Angeles, CA 90074-1275
17849374	Email/Text: BKelectronicnotices@cenlar.com	Aug 15 2025 23:08:00	Cenlar, 425 Phillips Blvd., Ewing, NJ 08618-1430
17849380	Email/Text: correspondence@credit-control.com	Aug 15 2025 23:08:00	Credit Control, LLC, 3300 Rider Trail S, Suite

District/off: 0970-2
Date Rcvd: Aug 15, 2025

User: admin
Form ID: nch13pln

Page 2 of 3
Total Noticed: 43

			500, Earth City, MO 63045
17849372	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 15 2025 23:29:24	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
17849375	^ MEBN	Aug 15 2025 23:07:09	Cherry, 2261 Market Street 94114-1612
17849377	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 15 2025 23:29:04	Citi Cards, PO Box 6789, Sioux Falls, SD 57117-6789
17849378	Email/Text: cityservicesbill@phoenix.gov	Aug 15 2025 23:08:00	City of Phoenix, PO Box 29100, Phoenix, AZ 85038-9100
17849379	+ Email/Text: legal@scottsdaleaz.gov	Aug 15 2025 23:07:00	City of Scottsdale, 7447 East Indian School Road, Suite 110, Scottsdale, AZ 85251-3922
17849381	Email/Text: mrdiscen@discover.com	Aug 15 2025 23:08:00	Discover Card, PO Box 30939, Salt Lake City, UT 84130-0939
17849383	+ Email/Text: caineweiner@ebn.phinsolutions.com	Aug 15 2025 23:08:27	Great American Insurance Co, c/o Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
17849385	Email/Text: bankruptcy@gbcollects.com	Aug 15 2025 23:08:00	HDI Global Insurance Company, c/o GB Collects, LLC, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847
17849387	+ Email/PDF: ais.chase.ebn@aisinfo.com	Aug 15 2025 23:17:53	JPMCB Card Services, P O Box 15369, Wilmington, DE 19850-5369
17849388	+ Email/Text: closures@collectmoore.com	Aug 15 2025 23:08:00	JPMorgan Chase Bank, c/o The Moore Law Group, PO Box 25145, Santa Ana, CA 92799-5145
17849391	+ Email/Text: netcreditbnc@enova.com	Aug 15 2025 23:09:00	Net Credit, 200 West Jackson Blvd. Suite 2, Chicago, IL 60606-6910
17849399	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 15 2025 23:29:25	SYNCB/Amazon PLCC, PO Box 71737, Philadelphia, PA 19176-1737
17849400	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 15 2025 23:17:51	SYNCB/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
17849397	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 15 2025 23:09:00	Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
17849401	Email/Text: bncmail@w-legal.com	Aug 15 2025 23:08:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
17849402	Email/Text: closures@collectmoore.com	Aug 15 2025 23:08:00	The Moore Law Group, P O Box 25145, Santa Ana, CA 92799-5145
17849403	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 15 2025 23:29:13	Tractor Supply, PO Box 70602, Philadelphia, PA 19176-0602
17849404	+ Email/Text: LCI@upstart.com	Aug 15 2025 23:08:00	Upstart, 2950 South Delaware Street, Suite 410, San Mateo, CA 94403-2577
17849405	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Aug 15 2025 23:41:06	Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
17849406	Email/Text: bkfilings@zwickerpc.com	Aug 15 2025 23:09:00	Zwicker & Associates, PO Box 10069, Scottsdale, AZ 85271

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
17849394		Sarah and Christian Navarro
17849395		Sarah and Christian Navarro

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2025 at the address(es) listed below:

Name	Email Address
MARK R. ATCHLEY	on behalf of Joint Debtor Ronald Steph
MARK R. ATCHLEY	on behalf of Debtor Elizabeth Ann Nay
U.S. TRUSTEE	USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

In re:

Case No.: 2:25-bk-07596-PS

Elizabeth Ann Naylor
aka Jan Black
11440 North 69th Street
Scottsdale, AZ 85254
SSAN: xxx-xx-3273
EIN:

Chapter: 13

Ronald Stephen Owens
11440 North 69th Street
Scottsdale, AZ 85254
SSAN: xxx-xx-6688
EIN:

Debtor(s)

NOTICE OF DATE TO FILE OBJECTION TO CHAPTER 13 PLAN

Notice is hereby given that the Debtor(s) have filed the enclosed or attached Chapter 13 Plan. Pursuant to Local Rules 2084-9 and 2084-10, plan confirmation is governed by the following procedures:

1. Any objection by a creditor to the plan must be in writing and filed within the Bankruptcy Court, and copies served on the following parties, no later than 14 days after the original date set for the meeting of creditors, or any continuance thereof, or reinstatement of the case, or 28 days after service, whichever is later:

Address of the Bankruptcy Clerk's Office

U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727

Address of Trustee

EDWARD J. MANEY


Address of Debtor(s)

Elizabeth Ann Naylor


Ronald Stephen Owens


Address of Debtor(s) Attorney

MARK R. ATCHLEY
Atchley Law Firm, PLC


--- NOTICE CONTINUES ON NEXT PAGE ---

2. The Trustee is to file a Recommendation within 28 days after the above date for creditor objections.
3. If creditors file no objections and the Trustee recommends confirmation, the Court may confirm the Plan without a hearing.
4. If a creditor files an objection and/or the Trustee does not recommend confirmation, the Court may confirm a plan without a hearing, provided the Trustee and all objecting creditors agree to a stipulated confirmation order. If unable to so agree and stipulate, the Trustee or objecting creditor shall set the matter for hearing and provide notice to the Debtor(s) and each objecting party.
5. **For an original plan, the failure of a party in interest to timely file an objection to confirmation of the Plan shall constitute acceptance of the Plan pursuant to 11 U.S.C. Section 1325(a)(5)(A), and a waiver of the requirement under Section 1324 that the Court hold a confirmation hearing within 45 days after the date of the meeting of creditors.**

Date: August 15, 2025

Address of the Bankruptcy Clerk's Office:
U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727
Telephone number: (602) 682-4000
www.azb.uscourts.gov

Clerk of the Bankruptcy Court:
Khadijia V. White-Thomas

United States Bankruptcy Court
District of Arizona

In re:
Elizabeth Ann Naylor
Ronald Stephen Owens
Debtors

Case No. 25-07596-PS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2
Date Rcvd: Aug 15, 2025

User: admin
Form ID: nprose

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Elizabeth Ann Naylor, Ronald Stephen Owens, [REDACTED] AZ 85254-5101

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2025 at the address(es) listed below:

Name	Email Address
EDWARD J. MANEY	courtecf@maney13trustee.com
MARK R. ATCHLEY	on behalf of Joint Debtor Ronald Stephen Owens [REDACTED]
MARK R. ATCHLEY	on behalf of Debtor Elizabeth Ann Naylor [REDACTED]
U.S. TRUSTEE	USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 4

UNITED STATES BANKRUPTCY COURT

District of Arizona

TUCSON DIVISIONJames A Walsh Courthouse
38 South Scott Avenue
Tucson, AZ 85701
520-202-7500**PHOENIX DIVISION**230 N. First Ave., Suite 101
Phoenix AZ 85003
602-682-4000**YUMA DIVISION**John M Roll US Courthouse
98 W. First St., Second Floor
Yuma, AZ 85364
800-556-9230**NOTICE TO DEBTORS**

This notice contains general information regarding the bankruptcy process. Be advised that THE CLERK'S OFFICE CANNOT GIVE YOU LEGAL ADVICE ABOUT YOUR BANKRUPTCY. If you are represented by an attorney, contact them with any questions.

PREVIOUS BANKRUPTCY FILINGS

If you had a previous case pending within the preceding year that was dismissed, the automatic stay provided by § 362(a) will terminate in 30 days of the filing of your petition, unless you file a motion with the court seeking a continuation of the automatic stay and the court determines that the second case was filed in good faith.

If you had two or more previous cases pending within the preceding year that were dismissed, no automatic stay under § 362 (a) went into effect when your petition was filed. Any party may request that the court enter an order confirming that there is no stay in effect. To obtain a stay, you must file a motion, within 30 days of the date of the filing of the petition and demonstrate that the new case was filed in good faith.

RESOURCES AND INFORMATION**SELF-HELP CENTER**

THE SELF-HELP CENTER IS A FREE SERVICE FOR THOSE WHO DO NOT HAVE AN ATTORNEY. Get information at <https://azb.uscourts.gov/self-help-center> or call 602-682-4000. The Self-Help Center provides forms and instructions, basic information and appointments with volunteer attorneys.

ELECTRONIC DROP BOX

Unrepresented parties have the option to electronically submit documents for filings in current cases. An application to use the electronic drop box must be made and approved before submitting documents. For information and the application, see here: <https://azb.uscourts.gov/self-represented-party-electronic-drop-box>.

MORTGAGE MODIFICATION MEDIATION (MMM) PROGRAM

The Court offers a home loan modification program for individuals in all chapters of bankruptcy. You can get information at <https://azb.uscourts.gov/mortgage-modification-mediation> or ask your attorney if the program may be beneficial to you.

PRIVACY PROTECTION

Bankruptcy files are public records and are available to the public over the Internet. It is your responsibility or the responsibility of your attorney to redact (remove from view by crossing out) social security or taxpayer identification numbers (with the exception of the Social Security Statement); dates of birth; names of minor children; and financial account numbers. Unless otherwise required or ordered by the court, documents may include only the following:

- the last four digits of the social security number and taxpayer identification number;
- the year of the individual's birth;
- the minor child's initials; and
- the last four digits of the financial account number.

FILING FEES

Filing fees are found on our website (<https://azb.uscourts.gov/filing-fees>) in the New Petition section. If you are unable to pay the full filing fee at the time you file your petition, please visit our website and review Local Rule 1006-1. (<https://azb.uscourts.gov/rule-1006-1>)

REQUIRED DOCUMENTS FOR FILING

You may find a list of all the documents required on the Court website or at the Self-Help Center. Certain documents must be filed with the petition. Other documents are due within 7 to 14 days from filing. If you are missing documents, you will receive a notice from the Court stating what documents you must file. FAILURE TO FILE THE REQUIRED DOCUMENTS ON TIME SHALL RESULT IN YOUR CASE BEING DISMISSED.

--- NOTICE CONTINUES ON NEXT PAGE ---

MEETING OF CREDITORS AND NOTICE TO YOUR CREDITORS

After filing your bankruptcy petition, you and your creditors listed on the master mailing list will receive a notice for the meeting of creditors. The meeting is an opportunity for the trustee and any creditors to ask you questions regarding your financial affairs. You must appear at this meeting. If a married couple filed jointly, they both must appear. If you have a problem with appearing, contact your trustee. This meeting is scheduled by your trustee, not the bankruptcy court. If you need a creditor to receive notice sooner, you must give them notice yourself. **FAILURE TO APPEAR AT THE MEETING OF CREDITORS SHALL RESULT IN YOUR CASE BEING DISMISSED.**

CHANGE OF ADDRESS

IT IS VERY IMPORTANT TO NOTIFY THE CLERK'S OFFICE AND TRUSTEE IN WRITING IF YOU CHANGE YOUR MAILING ADDRESS. Failure to provide an updated address may result in legal actions being taken without notice to you. Include your name and bankruptcy case number when submitting a change.

AMENDMENTS

If you need to amend your bankruptcy to include any creditors forgotten when you filed your original schedules, you must file an amended document. Amendments to Schedules D or E/F, or the Mailing List require a \$34 fee. When filing an amendment, you must mail a copy of that amendment to the added creditors and to the trustee assigned to your case. Please note on the amendment that you mailed a copy to those creditors.

FINANCIAL MANAGEMENT CLASS AND DISCHARGE

If you are an individual, you must take an approved course about financial management if you filed for bankruptcy under chapter 7 or 13, or you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does apply. In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

If the approved provider does not notify the court of the completed course, you will need to file the Certificate of Debtor Education with the court. In a chapter 7, you need to file the certificate within 60 days after the first date set for the meeting of creditors under 11 U.S.C. § 341. In a chapter 11 and 13, you need to file this certificate before you make the last payment that your plan requires or before you file a motion for a discharge under 11 U.S.C. § 1141(d)(5)(B) or § 1328(b). Fed. R. Bankr. P. 1007(c). In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order. 11 U.S.C. §§ 727(11) and 109(h)(4) for waiver guidelines.

Failure to take the course and file the certificate can result in your case being closed without a discharge.

Your discharge will not be entered until after the date in the Discharge of Debts section of your Notice for the meeting of creditors – this date is 60 days after the meeting of creditors. The discharge does not close your case. It will be closed when the trustee has completed the administration of your estate.

COMMUNICATIONS WITH THE COURT

It is NOT possible to communicate in person or by phone with the bankruptcy judge. All requests for relief must be in writing and submitted to the court. If you have an attorney, your attorney must file the motion. The matter may be set for hearing before the judge. The Clerk's office cannot assist you with any issues or act on your behalf in any dispute.

EMAIL NOTIFICATION OF COURT NOTICES (DeBN Program)

If you have an e-mail address, you can choose to receive notices from the Court electronically instead of by mail by utilizing the DeBN program. It allows debtors to electronically receive court-generated notices and orders through the Bankruptcy Noticing Center. The program is voluntary. A debtor can register by completing a consent form through the Clerk's Office. To register for the program, go to <https://azb.uscourts.gov/DeBN>.

COPIES OF TAX RETURNS

The trustee requests copies of your tax returns. Send them directly to the trustee assigned to your case. **DO NOT** send your tax returns to the Court.

Date: August 15, 2025

Address of the Bankruptcy Clerk's Office:
U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727
Telephone number: (602) 682-4000
www.azb.uscourts.gov

Clerk of the Bankruptcy Court:

Khadijia V. White-Thomas

United States Bankruptcy Court
District of Arizona

In re:
Elizabeth Ann Naylor
Ronald Stephen Owens
Debtors

Case No. 25-07596-PS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2
Date Rcvd: Aug 15, 2025

User: admin
Form ID: pdf010

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Elizabeth A [REDACTED] AZ 85254-5101
17849371	+ Bascule Equ [REDACTED]
17849373	+ Carolyn Bec [REDACTED]
17849376	Citi Cards, S [REDACTED]
17849382	+ Genworth, 3 [REDACTED]
17849384	Hap Hansen [REDACTED]
17849386	+ Jeremiah Ha [REDACTED]
17849389	+ Lou Spivack [REDACTED]
17849390	#+ Mark Naylor [REDACTED]
17849392	+ One Claim S [REDACTED]
17849393	+ Russell Equ [REDACTED] 33549-6166
17849396	+ Schneiders, [REDACTED]
17849398	+ Statewide M [REDACTED]

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: bankruptcynotices@azdor.gov	Aug 15 2025 23:08:00	AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
17849364	Email/Text: amscbankruptcy@adt.com	Aug 15 2025 23:09:00	ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878
17849367	Email/Text: bankruptcy2006@apsc.com	Aug 15 2025 23:08:27	APS, PO Box 37812, Boone, IA 50037-0812
17849365	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 15 2025 23:18:02	Affirm Inc., 650 California Street, Fl 12, San Francisco, CA 94108-2716
17849366	Email/PDF: bncnotices@becket-lee.com	Aug 15 2025 23:29:28	American Express, PO Box 60189, City of Industry, CA 91716-0189
17849368	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 15 2025 23:07:00	Bank of America, Bankruptcy Unit, PO Box 970, Norfolk, VA 23501-0970
17849369	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 15 2025 23:07:00	Bank of America Business Card, PO Box 15796, Wilmington, DE 19886-5796
17849370	Email/Text: PBMBadDebt@bannerhealth.com	Aug 15 2025 23:08:00	Banner Health, PO Box 741275, Los Angeles, CA 90074-1275
17849374	Email/Text: BKelectronicnotices@cenlar.com	Aug 15 2025 23:08:00	Cenlar, 425 Phillips Blvd., Ewing, NJ 08618-1430
17849380	Email/Text: correspondence@credit-control.com	Aug 15 2025 23:08:00	Credit Control, LLC, 3300 Rider Trail S, Suite

District/off: 0970-2
Date Rcvd: Aug 15, 2025

User: admin
Form ID: pdf010

Page 2 of 3
Total Noticed: 43

			500, Earth City, MO 63045
17849372	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 15 2025 23:41:40	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
17849375	^ MEBN	Aug 15 2025 23:07:10	Cherry, 2261 Market Street 94114-1612
17849377	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 15 2025 23:18:05	Citi Cards, PO Box 6789, Sioux Falls, SD 57117-6789
17849378	Email/Text: cityservicesbill@phoenix.gov	Aug 15 2025 23:08:00	City of Phoenix, PO Box 29100, Phoenix, AZ 85038-9100
17849379	+ Email/Text: legal@scottsdaleaz.gov	Aug 15 2025 23:07:00	City of Scottsdale, 7447 East Indian School Road, Suite 110, Scottsdale, AZ 85251-3922
17849381	Email/Text: mrdiscen@discover.com	Aug 15 2025 23:08:00	Discover Card, PO Box 30939, Salt Lake City, UT 84130-0939
17849383	+ Email/Text: caineweiner@ebn.phinsolutions.com	Aug 15 2025 23:08:27	Great American Insurance Co, c/o Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
17849385	Email/Text: bankruptcy@gbcollects.com	Aug 15 2025 23:08:00	HDI Global Insurance Company, c/o GB Collects, LLC, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847
17849387	+ Email/PDF: ais.chase.ebn@aisinfo.com	Aug 15 2025 23:18:00	JPMCB Card Services, P O Box 15369, Wilmington, DE 19850-5369
17849388	+ Email/Text: closures@collectmoore.com	Aug 15 2025 23:08:00	JPMorgan Chase Bank, c/o The Moore Law Group, PO Box 25145, Santa Ana, CA 92799-5145
17849391	+ Email/Text: netcreditbnc@enova.com	Aug 15 2025 23:09:00	Net Credit, 200 West Jackson Blvd. Suite 2, Chicago, IL 60606-6910
17849399	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 15 2025 23:18:48	SYNCB/Amazon PLCC, PO Box 71737, Philadelphia, PA 19176-1737
17849400	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 15 2025 23:29:38	SYNCB/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
17849397	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 15 2025 23:09:00	Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
17849401	Email/Text: bncmail@w-legal.com	Aug 15 2025 23:08:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
17849402	Email/Text: closures@collectmoore.com	Aug 15 2025 23:08:00	The Moore Law Group, P O Box 25145, Santa Ana, CA 92799-5145
17849403	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 15 2025 23:29:26	Tractor Supply, PO Box 70602, Philadelphia, PA 19176-0602
17849404	+ Email/Text: LCI@upstart.com	Aug 15 2025 23:08:00	Upstart, 2950 South Delaware Street, Suite 410, San Mateo, CA 94403-2577
17849405	Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Aug 15 2025 23:29:28	Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
17849406	Email/Text: bkfilings@zwickerpc.com	Aug 15 2025 23:09:00	Zwicker & Associates, PO Box 10069, Scottsdale, AZ 85271

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
17849394		Sarah and Christian Navarro
17849395		Sarah and Christian Navarro

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.



Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2025 at the address(es) listed below:

Name	Email Address
MARK R. ATCHLEY	on behalf of Joint Debtor Ronald Stephen C 
MARK R. ATCHLEY	on behalf of Debtor Elizabeth Ann Naylor n 
U.S. TRUSTEE	USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA**

In re
Elizabeth Ann Naylor
Ronald Stephen Owens

Debtor(s).

Case No. 2:25-bk-7596

CHAPTER 13 PLAN

- ☒ Original
- ☐ Amended
- ☐ Modified
- ☒ Payments include post-petition mortgage payments
- ☐ Flat Fee/Administrative Expense
- ☒ Hourly Fee/Administrative Expense

This Plan includes the following (check all that are applicable):

- ☐ A limit on the amount of a secured claim, which may result in a partial payment or no payment to the secured creditor. See Section (C)(5)(b).
- ☒ Avoidance of a judicial lien or nonpossessory, nonpurchase money security interest. See Section (C)(5)(c).
- ☐ Nonstandard Provisions. See Section (H).

Your rights may be affected by this Plan. Your claim may be reduced, modified or eliminated. If you object to the treatment of your claim as proposed in this Plan or to any provision of this Plan, you must file a written objection by the deadline set forth below. The Bankruptcy Court may confirm this Plan without further notice if no objection is filed and the order is approved by the Trustee. See Bankruptcy Rule 3015 and Local Rule 2084-13.

This Chapter 13 Plan is proposed by the above Debtor². The Debtor certifies that the information contained in this Plan is accurate. A creditor who disagrees with the proposed treatment of its debt in this Plan must timely file an objection to the Plan and serve copies on the Debtor, Debtor's attorney (if any), and the Chapter 13 Trustee not less than 14 days after the date set for the first meeting of creditors, or any continuation of such meeting, or 28 days after service of the Plan, whichever is later. See Local Rule 2084-9. This Plan does not allow claims or alter the need for timely filing any claim. For a creditor to receive a distribution for an unsecured claim, the creditor must file a proof of claim with the Court.

If confirmed, the Plan will modify the rights and duties of the Debtor and creditors, except secured creditors will retain their liens until the earlier of payment of the underlying debt or Debtor's discharge under 11 U.S.C. § 1328³. If the case is dismissed or converted to another chapter (for example, Chapter 7) without completion of the Plan, each lien shall be retained to the extent recognized by applicable non-bankruptcy law.

Pre-petition defaults will be cured using the interest rate set forth in the Plan. Any ongoing obligation will be paid according to the terms of the Plan.

☐ This is an Amended or Modified Plan.

The reason(s) why Debtor filed this Amended or Modified Plan:

Summarize how the Plan varies from the last Plan filed:

(A) Plan Payments and Property to be Submitted to the Trustee.

¹ "Plan" includes the original plan and any amended or modified plan.

² If this is a joint case, then "Debtor" means both Debtors.

³ "Code" means the United States Bankruptcy Code, 11 U.S.C. § 101 et. seq.

Plan payments start on September 12, 2025. The Debtor shall pay the Trustee as follows:

\$15600.00 each month for month 1 through month 60.

The proposed plan duration is 60 months. The applicable commitment period is 60 months.

See Code § 1325(b)(4). In addition to plan payments and, if applicable, mortgage conduit payments, Debtor will submit the following property to the Trustee:

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(B) Trustee's Percentage Fee. The Trustee shall collect upon receipt a percentage fee from all plan payments (including mortgage payments) and property received, not to exceed 10%.

(C) Administrative Expenses and All Claims.

(1) Until the Court confirms the Plan the Trustee will make adequate protection payments under Section (C)(1)(a) below, mortgage conduit payments under Section (C)(1)(b), if applicable, and pay other sums as ordered by the Court. Other disbursements will be made after the Court confirms the Plan. Unless otherwise provided for in Section (H) below, disbursements by the Trustee shall be pro rata within classes and made in the following order:

(a) Adequate protection payments to creditors secured by personal property.

☒ **None.** If "None" is checked, the rest of Section (C)(1)(a) is not to be completed.

Pursuant to Local Rule 2084-6, the Trustee is authorized to make monthly pre-confirmation adequate protection payments to a secured creditor without a Court order, provided the claim is properly listed on Schedule D, a secured proof of claim is filed that includes documentation evidencing a perfected security agreement, and the Debtor or creditor sends a letter to the Trustee requesting payment. The Trustee will apply adequate protection payments to the creditor's secured claim. After confirmation, adequate protection payments will continue until the claim is paid in full, unless the confirmed Plan or a Court order specifies a different treatment. If a creditor disagrees with the amount of the proposed adequate protection payments or the Plan fails to provide for such payments, the creditor may file an objection to confirmation of this Plan and/or file a motion pursuant to Code §§ 362 or 363.

<u>Creditor</u>	<u>Property Description</u>	<u>Collateral Value</u>	<u>Monthly Amount</u>
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☐ **Nonstandard Provisions.** See Section (H)

(b) Mortgage Conduit Payments.

☐ **None.**

The Trustee shall disburse Conduit Payments to a Real Property Creditor without regard to whether the Court has confirmed a Plan or the Real Property Creditor has filed a proof of claim. See Section (C)(4)(c) and Local Rule 2084-4.

(2) Administrative expenses. Code § 507(a)(2).

(a) Attorney fees. Debtor's attorney has agreed to:

☐ A flat fee of \$____, of which \$____ was paid before the filing of the case (See Local Rule 2084-3);
or

☒ File a fee application for payment of a reasonable amount of fees. The estimated amount of fees to be paid by the Trustee, subject to Court order, is \$ 8,000.00, of which \$ 2,100.00 was paid before the filing of the case.

(b) Additional Services. Counsel for the Debtor has agreed to charge a flat fee for the following additional services provided to the Debtor:

- (i) Before Confirmation:
- ☐ Adversary proceedings \$.
 - ☐ Lien Avoidance Actions \$.

- ☐ Preparing and filing of any motion to sell property \$.
- ☐ Other Flat Fees for \$.

- (ii) After Confirmation
- ☐ Preparing and filing of Modified Plan \$.
- ☐ Responding to motion to dismiss and attendance at hearings \$.
- ☐ Defending motion for relief from the automatic stay \$.
- ☐ Adversary proceedings \$.
- ☐ Lien Avoidance Actions \$.
- ☐ Preparing and filing of any motion to sell property \$.
- ☐ Other Flat Fees for \$.

All other additional services will be billed at the rate of \$350 per hour for attorney time and \$200 per hour for paralegal time. Counsel will file and notice a separate fee application detailing the additional fees and costs requested. Counsel will include all time expended in the case in the separate fee application.

(c) Other Professional Expenses:

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(3) Leases and Unexpired Executory Contracts.

☒ None. If "None" is checked, the rest of Section (C)(3) is not to be completed.

Pursuant to Code § 1322(b), the Debtor assumes or rejects the following lease or unexpired executory contract. For a lease or executory contract with sums owing, the arrearage will be cured by periodic plan payments. Unless the Court orders otherwise, the arrearage amount shall be the amount stated in the creditor's allowed proof of claim.

(a) Assumed.

No interest will be paid on the prepetition arrearage unless otherwise stated in Nonstandard Provisions at Section (H). A creditor identified in this paragraph may mail to the Debtor all correspondence, notices, statements, payment coupons, escrow notices, and default notices concerning any change to the monthly payment or interest rate without such being a violation of the automatic stay.

<u>Creditor</u>	<u>Property Description</u>	<u>Estimated Arrearage Amount</u>	<u>Arrearage Through Date</u>
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☐ Nonstandard Provisions. See Section (H)

(b) Rejected.

<u>Creditor</u>	<u>Property Description</u>
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☐ Nonstandard Provisions. See Section (H)

(4) Creditors with a Security Interest in Real Property.

☐ None. If "None" is checked, the rest of Section (C)(4) is not to be completed.

- (a) Claim Wholly Unsecured.** The Debtor considers any real property creditor listed below to have an unsecured claim under Code § 506(a) as senior liens are greater in amount than the value of the real property. Unless disallowed or otherwise ordered, each of the following shall be classified as a wholly unsecured claim under Section (C)(7) below. This provision shall not alter the status of a claim otherwise entitled to be classified as a priority under Code § 507(a)(8).

<u>Creditor</u>	<u>Property Description</u>	<u>Value of Collateral</u>	<u>Total Amount of Liens with Greater Priority</u>
-NONE-			

(b) **No Pre-Petition Mortgage Arrears.** To the extent there are no pre-petition arrears, regular post-petition mortgage payments shall be paid directly by the Debtor to the secured creditor.

<u>Creditor</u>	<u>Property Address</u>	<u>Post-Petition Payments by Debtor</u>
-NONE-		

(c) **Curing of Default and Maintenance of Payments.** Prepetition arrearages, including fees and costs, as well as the regular post-petition payments shall be paid through the Plan by the Trustee. No interest will be paid on the prepetition arrearage unless otherwise stated in Nonstandard Provisions. Unless the Court orders otherwise, the arrearage amount shall be the amount stated in the creditor's allowed proof of claim.

A creditor identified in this paragraph may mail the Debtor all correspondence, notices, statements, payment coupons, escrow notices, and default notices concerning any change to the monthly payment or interest rate without violating the automatic stay.

<u>Creditor or Property Servicing Agent</u>	<u>Property Description</u>	<u>Current Monthly Payment</u>	<u>Estimated Arrearage Amount Owed</u>	<u>Arrearage Amount Owed Through</u>	<u>Interest Rate, if applicable (i.e., HOAs)</u>
Select Portfolio Servicing, Inc.	<div style="background-color: black; width: 100px; height: 1.2em; margin-bottom: 5px;"></div> Maricopa County Daughter and Son-in-law, Sarah and Christian Navarro are on title	\$12,652.22	\$74,765.11		0.00%

☐ **Nonstandard Provisions.** See Section (H).

(5) Claims Secured by Personal Property or a Combination of Real and Personal Property.

☒ **None.** If "None" is checked, the rest of Section (C)(5) is not to be completed.

Claims under paragraphs (a) and (b) that are included in the plan payment will be paid concurrently and pro rata.

(a) Unmodified Secured Claims.

☒ **None.** If "None" is checked, the rest of Section (C)(5)(a) is not to be completed.

A claim stated in this subparagraph (i.e. 910 claims) will be paid in full under the Plan with interest at the rate stated below, which may vary from the contract interest rate. Unless otherwise ordered, the principal amount to be paid will be as stated in the creditor's proof of claim. The holder of a claim will retain the lien until the earlier of payment of the underlying debt determined under nonbankruptcy law or discharge under Code § 1328, at which time the lien will terminate and shall be released by the creditor. Federal tax liens shall continue to attach to property excluded from the bankruptcy estate under Code § 541(c)(2) until the Internal Revenue Service is required to release the liens in accordance with nonbankruptcy law.

<u>Creditor</u>	<u>Property Description</u>	<u>Estimated Amount to Be Paid on Secured Claim</u>	<u>Proposed Interest Rate</u>
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☐ This debt has nonfiling codebtor(s) other than a spouse.

Name(s) of other individual(s) liable: _____

Post-petition payments to be made by: ☐ Trustee; or
☐ Nonfiling codebtor.

☐ **Nonstandard Provisions.** See Section (H).

(b) Modified Secured Claims.

☒ **None.** If "None" is checked, the rest of Section (C)(5)(b) is not to be completed.

Secured creditors listed below shall be paid the amount shown below as the Amount to Be Paid on Secured Claim, with such amount paid through the Plan payments. If the Plan proposes to pay a Secured Claim less than the amount asserted in the proof of claim, then the holder of the Secured Claim must file a timely objection to the Plan. If the principal amount of the creditor's proof of claim is less than the Amount to Be Paid on Secured Claim, then only the proof of claim amount will be paid. If a creditor fails to file a secured claim or files a wholly unsecured claim, the debtor may delete the proposed payment of a secured claim in the order confirming plan. The holder of a timely filed secured claim will retain its lien until the earlier of payment of the underlying debt determined under non-bankruptcy law or discharge under § 1328, at which time the lien will terminate and shall be released by the creditor. Any proposed adequate protection payments are provided for in Section (C)(1)(a) above.

<u>Creditor and Property Description</u>	<u>Debt Amount</u>	<u>Value of Collateral and Valuation Method</u>	<u>Amount to Be Paid on Secured Claim</u>	<u>Proposed Interest Rate</u>
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☐ **Nonstandard Provisions.** See Section (H).

(c) Lien Avoidance.

☐ **None.** If "None" is checked, the rest of Section (C)(5)(c) is not to be completed.

The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to which the debtor(s) would have been entitled under Code § 522(b). Unless ordered otherwise, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan. The amount of the judicial lien or security interest that is avoided will be treated as an unsecured claim in Section (C)(7) to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See Code § 522(f) and Bankruptcy Rule 4003(d). *If more than one lien is to be avoided, provide the information separately for each lien. All information for the avoidance of the lien(s) must be provided.*

Information regarding judicial lien or security interest

Information regarding calculation of lien avoidance and treatment of remaining secured claim

Cenlar

Maricopa County Daughter and Son-in-law, Sarah and Christian Navarro are on title

Cenlar

Maricopa County Daughter and Son-in-law, Sarah and Christian Navarro are on title

(6) Priority, Unsecured Claims, Other Than Debtor's Attorney Fees.

☒ **None.** If "None" is checked, the rest of Section (C)(6) is not to be completed.

All allowed claims entitled to priority treatment under § 507 shall be paid in full, pro rata:

- (a) Unsecured Domestic Support Obligations.** The Debtor shall remain current on such obligations that come due after filing the petition. Unpaid obligations before the petition date are to be cured in the plan payments. The amount to be paid will be adjusted to the creditor's allowed claim amount, through the claim process. If the holder of a domestic support obligation disagrees with the treatment proposed in this Plan, the holder must file a timely objection.

<u>Creditor</u>	<u>Estimated Arrearage</u>
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(b) Other unsecured priority claims.

<u>Creditor</u>	<u>Type of Priority Debt</u>	<u>Estimated Amount</u>
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☐ **Nonstandard Provisions.** See Section (H).

(7) **Nonpriority, Unsecured Claims.** Allowed unsecured, nonpriority claims shall be paid pro rata the balance of payments, if any, under the Plan. The amount to be paid or actually paid may differ from the Plan Analysis, depending on the Plan confirmation process and claims allowance.

☒ **Nonstandard Provisions.** See Section (H).

(D) **Surrendered Property.**

☒ **None.** If “None” is checked, the rest of Section (D) is not to be completed.

Debtor surrenders the following property to the secured creditor. Upon confirmation of this Plan or except as otherwise ordered by the Court, bankruptcy stays are lifted as to the collateral to be surrendered. Any claim filed by such creditor shall receive **no** distribution until the creditor files a claim or an amended proof of claim that reflects any deficiency balance remaining on the claim. Should the creditor fail to file an amended deficiency claim consistent with this provision, the Trustee need not make any distributions to that creditor.

<u>Entity</u>	<u>Brief Description of Property</u>
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(E) **Vesting.** Except as stated in this paragraph, property of the estate shall vest in the Debtor upon confirmation of the Plan.

☐ The following property shall vest in the Debtor upon Plan completion:

<u>Brief Description of Property</u>

☐ **Nonstandard Provisions.** See Section (H).

(F) **Tax Returns.** While the case is pending, the Debtor shall provide to the Trustee a copy of any post-petition tax return within 14 days after filing the return with the tax agency. The Debtor has filed all tax returns for all taxable periods during the four-year period ending on the petition date, except:

<u>Unfiled Tax Returns</u>

(G) **Funding Shortfall.** Debtor will cure any funding shortfall before the Plan is deemed completed.

(H) **Nonstandard Provisions.** Any Nonstandard Provision included herein must not be inconsistent with the Code or Local Rules and must identify the provision of the Plan being modified, the proposed modification and the justification for the modification. The Debtor submits the following provisions that vary from Section (C) of the Local Plan Form:

☒ **None.** If “None” is checked, the rest of Section (H) is not to be completed.

☐ Provide the detail required above.

<u>Nonstandard Provisions</u>

(I) **Plan Summary.** If there are discrepancies between the Plan and this Plan Analysis, the provisions of the confirmed Plan control.

(1) Trustee's compensation (10% of Total plan payments to Trustee)	\$ 93,600.00
(2) Administrative Expenses (§(C)(2))	\$ 8,000.00
(3) Leases and Executory Contracts (§(C)(3))	\$ 0.00
(4) (a) Conduit Mortgage Payments (§ (C)(4)(c))	\$ 759,133.20
(4) (b) Arrearage Claims Secured Solely by Real Property (§ (C)(4)(c))	\$ 74,765.11
(5) (a) Claims Secured by Personal Property or Combination of Real & Personal Property (§ (C)(5)) - Unmodified.	\$ 0.00
(5) (b) Claims Secured by Personal Property or Combination of Real & Personal Property (§ (C)(5)) - Modified.	\$ 0.00
(6) Priority Unsecured Claims (§(C)(6))	\$ 0.00
(7) Unsecured Nonpriority Claims (§ (c)(7))	\$ 501.69
(8) Total of Plan Payments to Trustee	\$ 936,000.00

(J) Section 1325 Analysis.

(1) Best Interest of Creditors Test:

(a) Value of Debtor's interest in nonexempt property	\$ 400.00
(b) Plus: Value of property recoverable under avoidance powers	\$ 0.00
(c) Less: Estimated Chapter 7 administrative expenses	\$ 100.00
(d) Less: Amount payable to unsecured, priority creditors	\$ 0.00
(e) Equals: Estimated amount payable to unsecured, nonpriority claims if Debtor filed Chapter 7	\$ 300.00

(2) Section 1325(b) Analysis:

(a) Monthly Disposable Income, Form B122C-2, (if less than \$0, then state \$0)	\$ 0.00
(b) Applicable Commitment Period	\$ 60
(c) Total of Line 2(a) amount x 60	\$ 0.00

(3) Estimated Payment to Unsecured, Nonpriority Creditors Under Plan	\$ 501.69
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Certification by Debtor(s) and Attorney for Debtor(s): No changes were made to the Model Plan, other than the possible inclusion of relevant Nonstandard Provisions in Section (H).

Dated: August 14, 2025

/s/ Elizabeth Ann Naylor
Elizabeth Ann Naylor
Debtor

/s/ Ronald Owens
Ronald Stephen Owens
Debtor

/s/ Mark R Atchley
Mark R Atchley
Attorney for Debtor
Atchley Law Firm, PLC



TIFFANY & BOSCO
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Attorneys for Movant

25-09040-SP-AZ

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA**

IN RE:

Elizabeth Ann Naylor aka Jan Black and
Ronald Stephen Owens

Debtors.

Chapter 13

Case No. 2:25-bk-07596-PS

NOTICE OF APPEARANCE
AND REQUEST FOR NOTICE

U.S. Bank Trust Company, National Association, not in its individual capacity but solely as trustee for COLT 2024-3 Mortgage Loan Trust, by and through its undersigned attorneys, hereby gives notice of its appearance in these proceedings, and requests that the name and address of its attorneys be added to the mailing list in this matter, and that all future notices which creditors are entitled to receive be mailed to said attorneys.

DATED this 18th day of August, 2025.

Respectfully submitted,

TIFFANY & BOSCO, P.A.

By: /s/ Leonard J. McDonald #014228

Mark S. Bosco

Leonard J. McDonald

Attorneys for Movant

1 COPY of the foregoing mailed
2 August 18, 2025 to:

3 Elizabeth Ann Naylor aka Jan Black and Ronald Stephen Owens

4 [REDACTED]

5 Debtors

6 Mark R Atchley

7 [REDACTED]

8 Attorney for Debtors

9 Edward J. Maney
10 101 N. First Ave. Suite 1775
11 Phoenix, AZ 85003
12 Trustee

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By: Julie Bush