

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-
EIN: -

Social Security number or ITIN: xxx-xx-
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	Scottsdale, AZ 85254	Scottsdale, AZ 85254
4. Debtor's attorney Name and address	MARK R. ATCHLEY Atchley Law Firm, PLC [REDACTED]	[REDACTED]
5. Bankruptcy trustee Name and address	EDWARD J. MANEY [REDACTED] PHOENIX, AZ 85003	[REDACTED]
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.

Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join), Enter Meeting ID 332 617 9131, and Passcode 8018903784, OR call 1-602-892-3960

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 Naylor	[REDACTED]	Scottsdale, AZ 85254
jdb	Ronald Stephen Owens	[REDACTED]	Scottsdale, AZ 85254
tr	EDWARD J. MANEY	[REDACTED]	PHOENIX, AZ 85003
aty	MARK R. ATCHLEY	Atchley Law Firm, PLC	[REDACTED] Mesa, AZ
	85209-3313		
smg	AZ DEPARTMENT OF REVENUE	BANKRUPTCY & LITIGATION	1600 W. MONROE, 7TH
	FL.	PHOENIX, AZ 85007-2650	
17849364	ADT Security Services	[REDACTED]	Pittsburgh, PA 15250-7878
17849367	APS	[REDACTED]	Boone, IA 50037-0812
17849365	Affirm Inc.	[REDACTED]	San Francisco, CA 94108
17849366	American Express	[REDACTED]	City of Industry, CA 91716-0189
17849368	Bank of America	Bankruptcy Unit	Norfolk, VA 23501
17849369	Bank of America Business Card	[REDACTED]	Wilmington, DE 19886-5796
17849370	Banner Health	PO [REDACTED]	Los Angeles, CA 90074-1275
17849371	Bascule Equine Underwriting	[REDACTED]	Westfield, NJ 07090
17849372	Capital One Bank	[REDACTED]	Salt Lake City, UT 84131-1293
17849373	Carolyn Becker	[REDACTED]	[REDACTED]
17849374	Cenlar	[REDACTED]	Ewing, NJ 08618-1430
17849375	Cherry	[REDACTED]	94114
17849376	Citi Cards	[REDACTED]	City of Industry, CA 91716-0701
17849377	Citi Cards	PO Box [REDACTED]	Sioux Falls, SD 57117-6789
17849378	City of Phoenix	PO Box [REDACTED]	Phoenix, AZ 85038-9100
17849379	City of Scottsdale	[REDACTED]	Scottsdale, AZ 85254
17849380	Credit Control, LLC	[REDACTED]	Earth City, MO 63045
17849381	Discover Card	PO Box [REDACTED]	Salt Lake City, UT 84130-0939
17849382	Genworth	[REDACTED]	Phoenix, AZ 85085
17849383	Great American Insurance Co	c/o Caine & Weiner	[REDACTED] Dallas, TX
	75234		
17849385	HDI Global Insurance Company	c/o GB Collects, LLC	[REDACTED] Voorhees, NJ
	08043-4847		
17849384	Hap Hansen Stables	[REDACTED]	Rancho Santa Fe, CA 92091
17849387	JPMCB Card Services	PO Box [REDACTED]	Wilmington, DE 19850
17849388	JPMorgan Chase Bank	c/o The Moore Law Group	PO Box [REDACTED] Santa Ana, CA 92799
17849386	Jeremiah Harris	PO Box [REDACTED]	Cave Creek, AZ 85327
17849389	Lou Spivack	[REDACTED]	Tucson, AZ 85711
17849390	Mark Naylor & Dr. Dale Gunn	[REDACTED]	[REDACTED]
17849391	Net Credit	[REDACTED]	2 Chicago, IL 60606
17849392	One Claim Solutions	[REDACTED]	340 Gilbert, AZ 85297
17849393	Russell Equine Sports Medicine	[REDACTED]	Lutz, FL 33549
17849399	SYNCB/Amazon PLCC	PO Box [REDACTED]	Philadelphia, PA 19176
17849400	SYNCB/Care Credit	PO Box [REDACTED]	Philadelphia, PA 19176-1757
17849396	Schneiders	[REDACTED] East Washington Street	Chagrin Falls, OH 44023
17849397	Select Portfolio Servicing, Inc.	[REDACTED]	South West Temple Salt Lake City, UT 84115-4412
17849398	Statewide Moving LLC	[REDACTED] Way	Brisbane, CA 94005
17849401	Target Card Services	PO Box [REDACTED]	Dallas, TX 75266-0170
17849402	The Moore Law Group	PO Box [REDACTED]	Santa Ana, CA 92799-5145
17849403	Tractor Supply	PO Box [REDACTED]	Philadelphia, PA 19176
17849404	Upstart	[REDACTED]	San Mateo, CA 94403
17849405	Wells Fargo Bank	PO Box [REDACTED]	Portland, OR 97208-5058
17849406	Zwicker & Associates	PO Box [REDACTED]	Scottsdale, AZ 85271

TOTAL: 46