

**UNITED STATES BANKRUPTCY COURT**  
District of Arizona

**TUCSON DIVISION**

James 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: December 9, 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](http://www.azb.uscourts.gov)

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

## Notice Recipients

District/Off: 0970-2

User: admin

Date Created: 12/09/2025

Case: 2:25-bk-11801-BKM

Form ID: nprose

Total: 1

### Recipients submitted to the BNC (Bankruptcy Noticing Center):

db      Laura Owens      [REDACTED]      Scottsdale, AZ [REDACTED]

TOTAL: 1