

1 ATCHLEY LAW FIRM, PLC
2 [REDACTED]
3 Mesa, Arizona 85209
4 [REDACTED]

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8 Mark R. Atchley 21419
9 Attorney for Debtors
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12 UNITED STATES BANKRUPTCY COURT
13 DISTRICT OF ARIZONA
14
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16 In re:
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18 Elizabeth Ann Naylor
19 Ronald Stephen Owens,
20
21 Debtors.
22

23 CHAPTER 13
24 Case No. 2:25-bk-07596-PS
25 APPLICATION FOR COMPENSATION OF
26 FEES AND REIMBURSEMENT OF COSTS
27 BY ATTORNEY FOR DEBTORS plus
28 SUMMARY

29 To the Honorable Bankruptcy Judge: Paul Sala.
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31

32 Atchley Law Firm, PLC ("Applicant"), files this **APPLICATION FOR COMPENSATION**
33 **OF FEES AND REIMBURSEMENT OF COSTS BY ATTORNEY FOR DEBTORS** pursuant to
34 11 U.S.C. §§ 330, 2016(a), Local Rule 2084(3) and the United States Trustee's guidelines,
35 dated May 17, 1996.
36

37 In support of its Application, Atchley Law Firm, PLC submits its billing and expense
38 statements for fees and costs incurred of this period of July 15, 2025, through January 26,
39 2026, attached as **Exhibit A** and incorporated herein by reference.
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41 Attached are copies of the Applicant's time records for the Application Period. In further
42 support of this Application, Applicant respectfully represents as follows:
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1. Atchley Law Firm, PLC represents Elizabeth Ann Naylor and Ronald Stephen Owens
2 (Debtor) in this Chapter 13 proceeding.

3. Applicant commenced providing services to Debtors Elizabeth Ann Naylor and Ronald
4 Stephen Owens on July 15, 2025.

5. The bankruptcy petition was filed on August 14, 2025.

6. Debtors Elizabeth Ann Naylor and Ronald Stephen Owens signed a written Agreement
7 for Legal Services regarding the fees and costs requested for attorney's fees, paralegal fees,
8 and court and other costs for services rendered to the Debtors from the commencement of
9 services through the completion of Debtors' Chapter 13 Plan. As provided in the Agreement
10 Services, Debtors agreed that Applicant will bill for the services provided on an hourly basis at
11 the rate of \$350 per hour for attorney time and \$200 per hour for paraprofessional time. The
12 Debtors also agreed to reimburse Applicant for the costs incurred in these proceedings. The
13 source of the compensation will be Debtors' earnings or other income as reported in the
14 schedules.

15. A copy of this **APPLICATION FOR COMPENSATION OF FEES AND**
16 **REIMBURSEMENT OF COSTS BY ATTORNEY FOR THE DEBTORS** has been provided to
17 the Debtors, and the Debtors have not objected to the amount requested.

18. Applicant has maintained daily time records reflecting the actual and necessary time
19 expended by said law firm in the performance of the services for which compensation is
20 sought. These time records are presented to be merely a resume of the overall services
21 performed by Applicant, and do not purport to include each and every service performed, nor
22 are they represented to constitute a limit of the time expended in this case for, undoubtedly,
23 there are numerous services for which time was not recorded. However, the records do
24 indicate that general nature of the services performed, and the absolute minimum time actually
25 expended during the Applicant period, for consideration as one of the criteria set forth in 11
26 U.S.C. § 330.

27. The rates charged by Applicant are the normal and customary charges for bankruptcy
28 attorneys of similar expertise and experienced performing similar services in the Phoenix

1 metropolitan area. The rates charged by the professionals in this case are the same or less
2 than the rates the firm charges for non-bankruptcy clients. The following professionals and
3 paraprofessionals provided services to the DEBTORS during the Applicant period:

4 i. Mark R. Atchley: State Bar No. 21419. Mr. Atchley has practiced law since 1993 and as
5 a consumer bankruptcy attorney since 1994. He has substantial experience in consumer
6 bankruptcy matters. His customary rate for representing debtor in chapter 13 case is \$350.00
7 per hour.

8 ii. Mary Vigil: Ms. Vigil has worked in the bankruptcy field since 1993 and has substantial
9 experience in consumer bankruptcy matters. Her customary rate for providing services in
10 chapter 13 cases is \$200.00 per hour.

11 8. Applicant has not made any arrangements to share any compensation received with
12 any party, except as between members of this Firm.

13 9. The Debtors paid Applicant a total of \$2,413.00 prior to the filing of this case. There are
14 no funds remaining on hand or deposit. These funds were used to pay the filing fee of \$313 to
15 the United States Bankruptcy Court, and to pay the balance to Applicant toward attorney fees
16 for services performed prior to the filing of this case.

17 10. The compensation of fees and reimbursement of costs requested in this Application are
18 itemized in the attached Detailed Statement of Fees and Costs, and are as follows:

21 Attorney fees requested	\$7,334.17
22 Plus: Costs - court filing fee	\$ 313.00
23 Total Attorney Fees and Costs	\$7,647.17
24 Less: Pre-Petition payment of Attorney Fees and Costs by Debtors	(\$2,413.00)
25 Balance of attorney fees and costs to be paid as an administrative 26 expense from ch13 plan	\$5,234.17

1 According to the Trustee's Case Status Report, the balance of funds currently held by the
2 Trustee is \$1,756.79.

3 **WHEREFORE**, The Applicant respectfully requests payment of the above fees and
4 costs to be approved and the balance to be paid as an administrative expense from Debtors'
5 Chapter 13 Plan payments, or through a subsequent Interim Application for Payment of
6 Administrative Expenses, with any unpaid balance to be paid by the Debtors directly to
7 Applicant after the conclusion of the chapter 13 reorganization. Payment of any unpaid fees
8 included in this request shall survive the Debtors' discharge.

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10 Respectfully submitted January 26, 2026.
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12 **ATCHLEY LAW FIRM, PLC**
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14 /s/ mra 21419
15 by: Mark R. Atchley
16 Attorney for Debtors
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2 Electronically filed January 26, 2026, with Clerk, United States Bankruptcy Court, District of
Arizona.

3 **COPY** of the foregoing sent via Court's ECF system is marked with an "*" on the same day,
4 otherwise emailed on January 26, 2026:

5
6
7 **Elizabeth Ann Naylor**
8 **Ronald Stephen Owens**
9 **Scottsdale, AZ** [REDACTED]
DEBTORS

10
11 ***Edward J. Maney**
12 **Chapter 13 Trustee**
[REDACTED]

13
14 ***United States Trustee Office**
15 [REDACTED]

16
17
18 **COPY** of the foregoing sent by
19 mail on January 26, 2026

20
21 **SEE ATTACHED MAILING LIST**

22
23 /s/ Mary Vigil
24 By Mary Vigil

ADT Security Services



Affirm Inc.



American Express



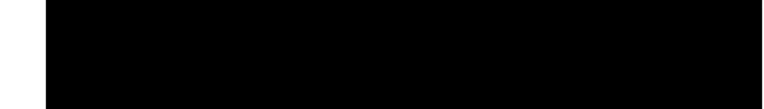
APS



Bank of America
Bankruptcy Unit



Bank of America Business Card



Banner Health



Bascule Equine Underwriting



Capital One Bank



Carolyn Becker



Cenlar



Cherry



Citi Cards



Citi Cards



City of Phoenix
[REDACTED]

City of Scottsdale
[REDACTED]

Credit Control, LLC
[REDACTED]

Discover Card
[REDACTED]

Genworth
[REDACTED]

Great American Insurance Co
[REDACTED]

Hap Hansen Stables
[REDACTED]

HDI Global Insurance Company
[REDACTED]

Jeremiah Harris
[REDACTED]

JPMCB Card Services
[REDACTED]

JPMorgan Chase Bank
c/o The Moore Law Group
[REDACTED]

Lou Spivack
[REDACTED]

Mark Naylor & Dr. Dale Gunn
[REDACTED]

Net Credit
[REDACTED]

One Claim Solutions
[REDACTED]

Russsell Equine Sports Medicine
[REDACTED]

Sarah and Christian Navarro

Sarah and Christian Navarro

Schneiders
[REDACTED]

Select Portfolio Servicing, Inc.
[REDACTED]

Statewide Moving LLC
[REDACTED]

SYNCB/Amazon PLCC
[REDACTED]

SYNCB/Care Credit
[REDACTED]

Target Card Services
[REDACTED]

The Moore Law Group
[REDACTED]

Tractor Supply
[REDACTED]

Upstart
[REDACTED]

Wells Fargo Bank



Zwicker & Associates





ATCHLEY LAW FIRM, PLC
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Mesa, Arizona 85209
(480) 500-7888
www.arizonabkcom

January 26, 2026
Invoice #: 4790

Elizabeth Naylor

Date	Description	Hours	Rate	Tax	Total
	Previous Balance				\$0.00
7/15/2025	Consultation with client	0.50	\$350.00	\$0.00	\$175.00
7/21/2025	Discussed case with Mark	0.10	\$200.00	\$0.00	\$20.00
7/21/2025	Discussed case with Paralegal	0.10	\$350.00	\$0.00	\$35.00
7/21/2025	Received 3 emails from client and responded	0.20	\$350.00	\$0.00	\$70.00
7/28/2025	SEnt email to client re docs for preparing petition	0.10	\$200.00	\$0.00	\$20.00
7/29/2025	Rec'd 4 emails from client and responded	0.20	\$200.00	\$0.00	\$40.00
7/29/2025	Rec'd 7 emails from client and responded	0.25	\$200.00	\$0.00	\$50.00
7/29/2025	Rec'd client certificate and scanned to file	0.10	\$200.00	\$0.00	\$20.00
7/30/2025	Prepared petition, schedules and plan	3.00	\$200.00	\$0.00	\$600.00
7/30/2025	Rec'd 3 emails from client and responded and scanned docs rec'd	0.10	\$200.00	\$0.00	\$20.00
7/30/2025	Recd 6 emails from client with docs scanned to file	0.30	\$200.00	\$0.00	\$60.00
7/31/2025	2 Emails from client and responded	0.10	\$200.00	\$0.00	\$20.00
8/4/2025	Rec'd 5 emails from client and responded	0.20	\$200.00	\$0.00	\$40.00
8/5/2025	Appointment with client to review and sign petition	1.00	\$350.00	\$0.00	\$350.00
8/5/2025	Chapter 13 initial flat fee	1 @ \$2,413.00		\$0.00	\$2,413.00
8/5/2025	prepare fee agreement	0.20	\$350.00	\$0.00	\$70.00
8/6/2025	Discussed case with Mark	0.10	\$200.00	\$0.00	\$20.00
8/6/2025	Discussed case with Paralegal	0.10	\$350.00	\$0.00	\$35.00
8/6/2025	Made changes to Petition, schedules and plan	0.15	\$200.00	\$0.00	\$30.00
8/11/2025	Recd email from client and responded	0.10	\$200.00	\$0.00	\$20.00
8/11/2025	visa debit - Ronald Owens				(\$2,413.00)
8/14/2025	Filed chp 13 petition, plan and schedules	0.20	\$200.00	\$0.00	\$40.00
8/14/2025	Rec'd docuSign docs from client and put in file	0.10	\$350.00	\$0.00	\$35.00
8/15/2025	Rec'd hrg ntc, calendared and sent to client	0.10	\$200.00	\$0.00	\$20.00
8/18/2025	Sent client copies of filed pet, plan & tee questionnaire, hrg info	0.10	\$200.00	\$0.00	\$20.00
8/19/2025	Rec'd and reviewed POC AZDOR #1	0.10	\$350.00	\$0.00	\$35.00
8/19/2025	Rec'd and reviewed POC Upstart #2	0.10	\$350.00	\$0.00	\$35.00
8/20/2025	Rec'd and reviewed POC APS #3	0.10	\$350.00	\$0.00	\$35.00
8/20/2025	Rec'd and reviewed POC APS #4	0.10	\$350.00	\$0.00	\$35.00
8/20/2025	Rec'd and reviewed POC Cap One #5	0.10	\$350.00	\$0.00	\$35.00
8/20/2025	Rec'd and reviewed POC NetCredit #6	0.10	\$350.00	\$0.00	\$35.00

Date	Description	Hours	Rate	Tax	Total
8/22/2025	Rec'd and reviewed POC Bank of America #7	0.10	\$350.00	\$0.00	\$35.00
8/22/2025	Rec'd and reviewed POC NetCredit #8	0.10	\$350.00	\$0.00	\$35.00
8/25/2025	Rec'd and reviewed POC The Key #9	0.10	\$350.00	\$0.00	\$35.00
8/26/2025	Rec'd email from AZDOR forwarded to client	0.10	\$350.00	\$0.00	\$35.00
8/28/2025	Rec'd email from client and responded	0.10	\$350.00	\$0.00	\$35.00
9/2/2025	Rec'd and responded to clients email	0.10	\$200.00	\$0.00	\$20.00
9/8/2025	Rec'd and reviewed POC Statewide Moving #10	0.10	\$350.00	\$0.00	\$35.00
9/9/2025	Rec'd and reviewed POC Cap One #12	0.10	\$350.00	\$0.00	\$35.00
9/9/2025	Rec'd and reviewed POC TD Bank #11	0.10	\$350.00	\$0.00	\$35.00
9/10/2025	Rec'd and reviewed POC Chase Bank #13	0.10	\$350.00	\$0.00	\$35.00
9/12/2025	Rec'd Ntc of Mtg Pmt Chg, scanned to file and sent to client	0.10	\$200.00	\$0.00	\$20.00
9/15/2025	Returned client call	0.15	\$200.00	\$0.00	\$30.00
9/16/2025	Rec'd and responded to clients email	0.10	\$200.00	\$0.00	\$20.00
9/25/2025	Resend client 341 Ntc again with Zoom info	0.10	\$200.00	\$0.00	\$20.00
9/26/2025	Rec'd and reviewed POC Chase #14	0.10	\$350.00	\$0.00	\$35.00
9/29/2025	Rec'd and reviewed POC Bank of America #15	0.10	\$350.00	\$0.00	\$35.00
9/29/2025	Rec'd and reviewed POC Bank of America #16	0.10	\$350.00	\$0.00	\$35.00
9/29/2025	Resent trustee questionnaire to client	0.10	\$200.00	\$0.00	\$20.00
9/29/2025	Sent client f/u email for trustee docs	0.10	\$200.00	\$0.00	\$20.00
9/30/2025	Rec'd 2 emails from client and responded	0.10	\$200.00	\$0.00	\$20.00
9/30/2025	Rec'd and reviewed POC Bank of America #17	0.10	\$350.00	\$0.00	\$35.00
9/30/2025	Rec'd and Reviewed POC Bank of America #18	0.10	\$350.00	\$0.00	\$35.00
9/30/2025	Rec'd response from client to my email	0.10	\$200.00	\$0.00	\$20.00
10/1/2025	Redacted taxes and uploaded with some docs to trustee through portal	0.15	\$200.00	\$0.00	\$30.00
10/1/2025	Resent another copy of the trustee questionnaire to client	0.10	\$200.00	\$0.00	\$20.00
10/2/2025	Rec'd and reviewed POC Jefferson Capital #19	0.10	\$350.00	\$0.00	\$35.00
10/3/2025	Rec'd and reviewed POC US Bank #20	0.10	\$350.00	\$0.00	\$35.00
10/7/2025	Rec'd some docs for trustee from client scanned to file	0.15	\$200.00	\$0.00	\$30.00
10/7/2025	Rec'd and reviewed POC American Express #21	0.10	\$350.00	\$0.00	\$35.00
10/7/2025	Response from client re trustee questionnaire and docs & responded	0.15	\$200.00	\$0.00	\$30.00
10/7/2025	Sent f/u email to client regarding trustee questionnaire and docs	0.10	\$200.00	\$0.00	\$20.00
10/8/2025	Appearance at 341 hearing	0.50	\$350.00	\$0.00	\$175.00
10/8/2025	Rec'd 2 emails and responded to client	0.10	\$200.00	\$0.00	\$20.00
10/8/2025	Rec'd questionnaire from client scanned to file	0.10	\$200.00	\$0.00	\$20.00
10/8/2025	Sent client additional docs the trustee needed filled out & signed	0.10	\$200.00	\$0.00	\$20.00
10/8/2025	Uploaded bank stmts and questionnaire to trustee through portal	0.20	\$200.00	\$0.00	\$40.00
10/9/2025	Rec'd ntc of cont hrg and sent to client	0.10	\$200.00	\$0.00	\$20.00
10/10/2025	Rec'd and reviewed POC Alliant CU #22	0.10	\$350.00	\$0.00	\$35.00
10/10/2025	Rec'd email from creditor with stip	0.15	\$350.00	\$0.00	\$52.50

Date	Description	Hours	Rate	Tax	Total
10/13/2025	Rec'd email from creditor and responded	0.10	\$350.00	\$0.00	\$35.00
10/14/2025	Rec'd and reviewed POC Bank of America #23	0.10	\$350.00	\$0.00	\$35.00
10/14/2025	Rec'd and reviewed POC Bank of America #24	0.10	\$350.00	\$0.00	\$35.00
10/15/2025	Rec'd and reviewed POC Citibank #25	0.10	\$350.00	\$0.00	\$35.00
10/15/2025	Rec'd and reviewed POC Citibank #26	0.10	\$350.00	\$0.00	\$35.00
10/15/2025	Rec'd Ntc of Pmt Chg, scanned to file and sent to client	0.10	\$200.00	\$0.00	\$20.00
10/17/2025	Rec'd and reviewed POC Resurgents #27	0.10	\$350.00	\$0.00	\$35.00
10/17/2025	Rec'd and reviewed POC Resurgents #28	0.10	\$350.00	\$0.00	\$35.00
10/20/2025	Rec'd and reviewed Obj to Conf AZDOR	0.15	\$350.00	\$0.00	\$52.50
10/20/2025	rec'd and reviewed POC Synchrony Bank #29	0.10	\$350.00	\$0.00	\$35.00
10/21/2025	Rec'd and reviewed POC Dale Gunn #30	0.10	\$350.00	\$0.00	\$35.00
10/22/2025	Rec'd email from trustee's office re issues with case	0.15	\$350.00	\$0.00	\$52.50
10/23/2025	Rec'd and reviewed amended POC Dale Gunn #30	0.10	\$350.00	\$0.00	\$35.00
10/24/2025	Appointment with client	0.50	\$350.00	\$0.00	\$175.00
10/24/2025	Discussed case with Mark	0.10	\$200.00	\$0.00	\$20.00
10/24/2025	Discussed case with Paralegal	0.10	\$350.00	\$0.00	\$35.00
10/28/2025	Rec'd filed Stipulation, scanned to file, sent copy to client	0.10	\$200.00	\$0.00	\$20.00
10/28/2025	Resent client zoom info for hrg	0.10	\$200.00	\$0.00	\$20.00
10/29/2025	Appearance at continued 341 hearing	0.50	\$350.00	\$0.00	\$175.00
10/29/2025	Rec'd and reviewed email from client with document attached	0.10	\$350.00	\$0.00	\$35.00
11/6/2025	Rec'd a blank email from client responded and let client know	0.10	\$200.00	\$0.00	\$20.00
11/12/2025	Rec'd and responded to clients emails	0.10	\$200.00	\$0.00	\$20.00
11/18/2025	Discussed case with Mark	0.10	\$200.00	\$0.00	\$20.00
11/18/2025	Discussed case with Paralegal	0.10	\$350.00	\$0.00	\$35.00
11/18/2025	Rec'd TMTD and sent to client rec'd email from client	0.15	\$200.00	\$0.00	\$30.00
1/21/2026	Phone appointment with client	0.50	\$350.00	\$0.00	\$175.00
1/21/2026	Telephone call with Ellen Lawson	0.33	\$350.00	\$0.00	\$116.67
1/26/2026	Email from client and responded	0.10	\$200.00	\$0.00	\$20.00
1/26/2026	Prepared fee app docs	0.50	\$350.00	\$0.00	\$175.00
12/17/2026	Drafted SOC	1.00	\$350.00	\$0.00	\$350.00
Amount Due		18.53		\$0.00	\$5,234.17

Thank You! - Balance is due upon receipt
1.5% interest per month on unpaid balances