

1 ATCHLEY LAW FIRM, PLC

2 [REDACTED]
Mesa, Arizona 85209

3 [REDACTED]
4 Mark R. Atchley 21419
Attorney for Debtors

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7
8 UNITED STATES BANKRUPTCY COURT
9 DISTRICT OF ARIZONA
10

11 In re:

12 Elizabeth Ann Naylor
13 Ronald Stephen Owens,
14 Debtors.
15

CHAPTER 13

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

APPLICATION FOR COMPENSATION OF
FEES AND REIMBURSEMENT OF COSTS
BY ATTORNEY FOR DEBTORS plus
SUMMARY

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17 **To the Honorable Bankruptcy Judge: Paul Sala.**

18 Atchley Law Firm, PLC ("Applicant"), files this **APPLICATION FOR COMPENSATION**
19 **OF FEES AND REIMBURSEMENT OF COSTS BY ATTORNEY FOR DEBTORS** pursuant to
20 11 U.S.C. §§ 330, 2016(a), Local Rule 2084(3) and the United States Trustee's guidelines,
21 dated May 17, 1996.

22 In support of its Application, Atchley Law Firm, PLC submits its billing and expense
23 statements for fees and costs incurred of this period of July 15, 2025, through January 26,
24 2026, attached as **Exhibit A** and incorporated herein by reference.

25 Attached are copies of the Applicant's time records for the Application Period. In further
26 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 (Debtor) in this Chapter 13 proceeding.

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

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

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

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

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

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

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

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

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

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

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

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

Attorney fees requested	\$7,334.17
Plus: Costs - court filing fee	\$ 313.00
Total Attorney Fees and Costs	\$7,647.17
Less: Pre-Petition payment of Attorney Fees and Costs by Debtors	(\$2,413.00)
Balance of attorney fees and costs to be paid as an administrative 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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1 Electronically filed January 26, 2026, with Clerk, United States Bankruptcy Court, District of
2 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 [REDACTED]
10 Scottsdale, AZ [REDACTED]
11 DEBTORS

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

15 *United States Trustee Office
16 [REDACTED]

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

[REDACTED]

Affirm Inc.

[REDACTED]

American Express

[REDACTED]

APS

[REDACTED]

Bank of America
Bankruptcy Unit

[REDACTED]

Bank of America Business Card

[REDACTED]

Banner Health

[REDACTED]

Bascule Equine Underwriting

[REDACTED]

Capital One Bank

[REDACTED]

Carolyn Becker

[REDACTED]

Cenlar

[REDACTED]

Cherry

[REDACTED]

Citi Cards

[REDACTED]

Citi Cards

[REDACTED]

City of Phoenix

City of Scottsdale

Credit Control, LLC

Discover Card

Genworth

Great American Insurance Co

Hap Hansen Stables

HDI Global Insurance Company

Jeremiah Harris

JPMCB Card Services

JPMorgan Chase Bank
c/o The Moore Law Group

Lou Spivack

Mark Naylor & Dr. Dale Gunn

Net Credit

[REDACTED]

One Claim Solutions

[REDACTED]

Russell 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
7725 East Hampton Avenue, Suite 127
Mesa, Arizona 85209
(480) 500-7888
www.arizonabk.com

January 26, 2026
 Invoice #: 4790

Elizabeth Naylor

Date	Description	Hours	Rate	Tax	Total
	Previous Balance				\$0.00
7/15/2025	Consultatino 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	Recieved 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