

1 THE EAGLE LAW FIRM
Omar Serrato, SBN #295975

2 [REDACTED]
3 San Bernardino, CA [REDACTED]
4 T: [REDACTED]

5 Attorney for Respondent, MICHAEL MARRACCINI

6 THE SUPERIOR COURT OF THE STATE OF CALIFORNIA
7 COUNTY OF SAN FRANCISCO (Civic Center Courthouse)

8 LAURA OWENS

9 Petitioner

10 vs.

11 MICHAEL MARRACCINI

12 Respondent

) Case No: FDV-18-813693
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)
)
) INDEX OF EXHIBITS TO RESPONDENT'S
) MOTION FOR ATTORNEY FEES AND COSTS
)
) Hearing Date: July 20, 2026
)
) Time: 9:00 a.m.
) Dept: 405A Judge: Hon. Carolyn Gold
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17 INDEX OF EXHIBITS TO RESPONDENT'S MOTION FOR ATTORNEY FEES AND
18 COSTS
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21 Pursuant to California Rules of Court rule 5.111 and Local Rules of the Superior Court of
22 California, County of San Francisco, the following Exhibits are submitted in support of
23 Respondent Michael Marraccini's concurrently filed Motion for Attorney Fees and Costs:

Exhibit	Description
1	Billing Statement (REDACTED for public filing).*
2	Mini Minutes of October 10, 2025, October 21, 2025, October 22, 2025, and November 5, 2025 — Honorable Carolyn Gold, Department 405A.

- 1 3 Berryhill Forensics Report (referenced only; previously filed in full as Exhibit A
2 to Respondent's Response to Request to Renew Restraining Order on August 25,
3 2025; not reproduced due to length, 2,489 pages).
- 4 4 Maricopa County Grand Jury Indictment, State of Arizona v. Laura Michelle
5 Owens, Maricopa County Superior Court Case No. CR2025-006831-001 DT —
6 seven felony counts (fraudulent schemes, four counts of perjury, forgery,
7 tampering with physical evidence).
- 8 5 Equestrian Competition Records — Scottsdale Fall Classic 2 (October 22-26,
9 2025), with sub-exhibits:
- 10 5-1 HorseShowing.com show approvals page identifying judges, course designers,
11 and USEF/USHJA/CHJA approvals.
- 12 5-2 HorseShowing.com show information confirming "USEF National 'A'
13 Hunters/Jumper 2" rating and entry closing date October 6, 2025.
- 14 5-3 @cepshows official Instagram post showing first-place finish in OR CEP Hunter
15 Derby 2'6"/2'9" by Laura Owens & Scirocco 91.
- 16 5-4 Action photograph from Over Fences Photography showing rider in entry no.
17 570.
- 18 6 Petitioner's Appellate Filings, Court of Appeal, First Appellate District, Owens v.
19 Marraccini, Case No. A175236, with sub-exhibits:
- 20 6-1 Notice of Appeal (Form APP-002), signed by Petitioner pro per, filed December
21 4, 2025.
- 22 6-2 Designation of Record on Appeal, signed by Petitioner December 18, 2025.
- 23 6-3 Civil Case Information Statement (Form APP-004), confirming at Item 2(b) that
24 no Notice of Entry was served, with attached Mini Minutes of November 5, 2025
25 dismissal.
- 26 7 Behmke Reporting & Video Services Invoice No. 78515AC — \$837.94, court
27 reporter cancellation fee for the October 22, 2025 trial date.
- 28 8 Wheels of Justice Invoice No. 13007820 — \$243.34, court filing of Ex Parte

- 1 RFO Package on October 1, 2025.
- 2 9 Combs Reporting, Inc. Statement F8107 reflecting Invoice No. 28284 —
- 3 \$2,000.00, full-day in-person court reporter services by Heather Bautista for the
- 4 November 5, 2025 trial.
- 5 11 Declaration of Kristin Hardin (October 30, 2025) — eyewitness declaration of
- 6 professional equestrian observing Petitioner at WestWorld of Scottsdale on
- 7 October 21, 22, 24, 25, and 26, 2025.
- 8 12 Arizona Travel Authorizations — September 3, 2025 and September 18, 2025
- 9 Maricopa County Superior Court orders modifying conditions of release for
- 10 California travel.
- 11 13 Reporter's Transcript Excerpt of September 11, 2020 hearing, Honorable Sharon
- 12 Reardon, Department 403 (transcript pages 6-7) — Ritchie v. Konrad reasonable-
- 13 apprehension ruling.
- 14 14 Petitioner's email to the Court of October 21, 2025, 4:19 PM PT, invoking "life-
- 15 threatening" representation.
- 16 16 Bankruptcy Compound Exhibit, In re Laura Owens, U.S. Bankruptcy Court,
- 17 District of Arizona, Case No. 2:25-bk-11801-BKM, with sub-exhibits:
- 18 16-1 Voluntary Petition and Schedules (Doc. 1, filed December 8, 2025).
- 19 16-2 United States Trustee's Application for FRBP 2004 Examination (Doc. 34, filed
- 20 February 12, 2026).
- 21 16-3 Notice of Lodging Proposed Order Granting FRBP 2004 Examination (Doc. 35,
- 22 filed February 12, 2026).
- 23 16-4 Order Granting United States Trustee's Unopposed Motion to Extend Deadline
- 24 for Filing Section 727 Objection to Discharge (signed February 23, 2026 by
- 25 Honorable Brenda K. Martin).
- 26 18 Petitioner's DV-700 Request to Renew Restraining Order, Section 4 Face Pages
- 27 (form pages 2-3) — Section 4(a) ("I am afraid or worried...") left blank; Section
- 28 4(b) (alleged violations) checked.

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19 Stipulated Motion to Dismiss with Prejudice, In re Owens, U.S. Bankruptcy
Court, District of Arizona, Doc. 45 (filed and entered April 15, 2026).
20 Adversary Complaint for Nondischargeability of Debt, Echard v. Owens, U.S.
Bankruptcy Court, District of Arizona, Adversary Proceeding No. 2:26-
ap-00007-BKM, Doc. 28 (filed January 9, 2026).
21 Application to Have the Chapter 7 Filing Fee Waived (Sworn Indigency), In re
Owens, Doc. 22-2, signed under penalty of perjury December 8, 2025; ordered
granted December 27, 2025.
22 Email Thread with Department 405A, Unified Family Court, Superior Court of
California, County of San Francisco — April 13-17, 2026 — reflecting (a) the
Court's confirmation that no Notice of Entry was served and (b) the Court's
reservation of July 20, 2026, 9:00 a.m., as the hearing date for this Motion.
23 Chan/Yee Forged MyChart Letters — purported Sutter Health MyChart
messages of August 13, 2016 and August 31, 2016, identified by the Berryhill
forensic examination (Exhibit 3) as fabrications.
24 Petitioner-Appellant's Ex Parte Application for Extension of Time to File
Opening Brief, filed by Petitioner Laura Owens in pro per in the Court of Appeal
of the State of California, First Appellate District, Owens v. Marraccini, Case
No. A175236, on April 23, 2026, and granted by that Court the same day.

** The unredacted version of the Billing Statement (Exhibit 1-A) is held by The Eagle Law Firm
and may be lodged for in camera review on the Court's request. (See Decl. Omar Serrato ¶ 11.)*

Dated: April 29, 2026

THE EAGLE LAW FIRM

Omar R. Serrato

Omar Serrato

Attorney for Respondent,
MICHAEL MARRACCINI

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EXHIBIT 1

Billing Statement
(REDACTED for public filing)

Filed under authority of California Rules of Court 2.550 and 2.551, Code of Civil Procedure section 2018.030 (attorney work product), and Evidence Code section 954 (attorney-client privilege). Redactions are confined to the narrative description column and identify the basis on the face of each redacted entry. The unredacted version (Exhibit 1-A) is held by The Eagle Law Firm and is available for in camera review on the Court's request. (See Decl. Omar R. Serrato ¶ 11.)

THE EAGLE LAW FIRM

Omar Serrato, Esq. | SBN 295975

[REDACTED] | San Bernardino, CA [REDACTED]

T: [REDACTED] | [REDACTED]

BILLING STATEMENT

Matter: 00398 – Marraccini DVRO
Case: Owens v. Marraccini, Case No. FDV-18-813693
Client: Michael Marraccini
Court: Superior Court of California, County of San Francisco – Dept. 405A
Billing Period: July 9, 2025 through February 13, 2026
Statement Date: April 13, 2026

BILLING SUMMARY

Category	Amount
Attorney Fees (Merits) – Omar R. Serrato (185.8 hrs @ \$500.00/hr)	\$92,900.00
Attorney Fees (Fees-on-Fees) – Omar R. Serrato (26.0 hrs @ \$500.00/hr)	\$13,000.00
Paralegal Fees (71.5 hrs @ \$150.00/hr)	\$10,725.00
Costs and Expenses (itemized below)	\$3,858.98
TOTAL FEES + COSTS (Eagle Law Firm only)	\$120,483.98

TIME ENTRIES

Date	Tkpr	Hrs	Rate	Amount	Description
07/09/2025	O. Serrato	1.3	\$500.00	\$650.00	Initial case assessment and strategy development upon receipt of Petitioner's DVRO Renewal Request.
07/20/2025	Paralegal	1.9	\$150.00	\$285.00	Reviewed Laura Owens' Request to Renew DVRO; summarized allegations and relief sought; created preliminary case chronology; organized filings into case management

					system.
07/21/2025	Paralegal	0.6	\$150.00	\$90.00	Reviewed proofs of service and service declarations; verified service attempts; communications with process server; updated service timeline.
07/22/2025	Paralegal	1.1	\$150.00	\$165.00	Summarized Petitioner's declaration statements; flagged inconsistencies and unsupported allegations for attorney review.
07/23/2025	O. Serrato	1.6	\$500.00	\$800.00	Review and analysis of Laura Owens Declaration dated 07/09/2025; identification of factual disputes and evidentiary issues; review of Declaration of Diligence.
07/23/2025	O. Serrato	2.1	\$500.00	\$1,050.00	Researched Family Code section 6345 and declaration-only hearings; compiled procedural authority; prepared research memo.
07/24/2025	O. Serrato	1.4	\$500.00	\$700.00	Telephone conference with witness regarding Petitioner's statements and timeline; drafted witness interview notes and outline.
07/24/2025	O. Serrato	3.5	\$500.00	\$1,750.00	Initial deep review of forensic record consisting of 2,489 pages of contemporaneous text communications between the parties; identification of organizational structure and authentication chain; [REDACTED —

					attorney work product].
07/24/2025	Paralegal	2.4	\$150.00	\$360.00	Reviewed forensic record for chronological organization; prepared preliminary index for attorney review and analysis.
07/25/2025	O. Serrato	1.4	\$500.00	\$700.00	Drafting Opposition to Petitioner's Motion to Proceed by Declaration and Waive Live Testimony pursuant to Family Code section 217 and CRC 5.113; legal research on procedural alternatives.
07/25/2025	O. Serrato	1.0	\$500.00	\$500.00	Review of Declaration of Laura Owens in Support of Request to Continue Hearing; analysis of claims and preparation of response strategy.
07/25/2025	Paralegal	2.8	\$150.00	\$420.00	Continued review of forensic record; [REDACTED — attorney work product] flagged for attorney review and revision.
07/26/2025	O. Serrato	4.2	\$500.00	\$2,100.00	Continued analysis of forensic record (pages 1-1200); [REDACTED — attorney work product]; preparation of impeachment notes.
07/27/2025	O. Serrato	3.8	\$500.00	\$1,900.00	Continued analysis of forensic record (pages 1201-2489); [REDACTED — attorney work product];

					preparation of cross-reference index for use in trial impeachment.
07/27/2025	Paralegal	2.2	\$150.00	\$330.00	Continued review of forensic record; preparation of index for attorney review.
07/28/2025	O. Serrato	1.9	\$500.00	\$950.00	Drafted outline for Response to DVRO Renewal; telephone conference with client [REDACTED — attorney-client communication].
07/29/2025	Paralegal	3.5	\$150.00	\$525.00	Preparation and organization of Exhibits A through O for filing; pulled forensic report, Under Advisement Ruling, criminal indictment, police call records, and related supporting documents.
07/29/2025	Paralegal	1.7	\$150.00	\$255.00	Reviewed Motion to Proceed by Declaration and Declaration of Diligence; summarized procedural posture; updated exhibit list.
07/30/2025	Paralegal	2.1	\$150.00	\$315.00	Continued exhibit preparation; organization of Exhibits F through O including bruise evidence, publication records, out-of-pocket requests, subpoena materials, pregnancy test, and medical documentation.
07/30/2025	Paralegal	2.7	\$150.00	\$405.00	Organized documentary evidence and witness materials; Bates-labeled electronic

					exhibits; prepared attorney-ready exhibit folders.
08/04/2025	Paralegal	1.5	\$150.00	\$225.00	Organized supporting exhibits to Motion to Disqualify Opposing Counsel; summarized key referenced documents for attorney review.
08/05/2025	Paralegal	1.8	\$150.00	\$270.00	Drafted preliminary cross-reference chart [REDACTED — attorney work product] for attorney review and revision.
08/06/2025	O. Serrato	1.6	\$500.00	\$800.00	Review of Maricopa County criminal indictment of Petitioner (Case No. CR2025-007905); analysis of charging documents and conduct overlap with present matter; preparation of evidentiary integration notes.
08/07/2025	O. Serrato	1.9	\$500.00	\$950.00	Researched Family Code section 6345 DVRO renewal standards; prepared legal research summary.
08/11/2025	Paralegal	1.0	\$150.00	\$150.00	Prepared records requests related to rebuttal of Petitioner's medical claims; documentation tracking.
08/12/2025	Paralegal	1.6	\$150.00	\$240.00	Drafted and organized exhibit list; prepared service materials.
08/13/2025	O. Serrato	1.5	\$500.00	\$750.00	Prepared Request for Continuance and Alternative Service; reviewed service requirements;

					coordinated filing.
08/14/2025	O. Serrato	1.0	\$500.00	\$500.00	Conference call with co-counsel regarding strategy; updated calendaring and deadlines.
08/15/2025	O. Serrato	0.5	\$500.00	\$250.00	Remote (Zoom) appearance at DVRO status hearing in Dept. 405A; oral argument on continuance and procedural matters.
08/18/2025	O. Serrato	2.6	\$500.00	\$1,300.00	Integration of forensic-record findings into Response to Request to Renew DVRO; preparation of impeachment exhibit framework; [REDACTED — attorney work product].
08/19/2025	O. Serrato	1.4	\$500.00	\$700.00	Research on Echard adversary-proceeding fee judgments; review of \$149,219.76 fee award and related orders; analysis of Petitioner's litigation history relevant to credibility and ability-to-pay record.
08/20/2025	O. Serrato	1.3	\$500.00	\$650.00	Review of Petitioner's Request to Renew DVRO; analysis of prior DVRO history; initial strategy conference regarding exhibit compilation.
08/20/2025	O. Serrato	1.0	\$500.00	\$500.00	Telephone conference with client [REDACTED — attorney-client communication].
08/20/2025	Paralegal	2.1	\$150.00	\$315.00	Compiling

					exhibits into Exhibit Package for Response to Petitioner's Request to Renew.
08/21/2025	O. Serrato	3.4	\$500.00	\$1,700.00	Drafting Response to Request to Renew Restraining Order; legal research on renewal standards under Family Code section 6345; analysis of Petitioner's prior conduct and credibility issues.
08/21/2025	Paralegal	0.6	\$150.00	\$90.00	Polishing and formatting exhibits for Response to Request for Renewal.
08/22/2025	O. Serrato	2.6	\$500.00	\$1,300.00	Continued drafting of Response to Renewal; incorporating exhibit references (Exhibits A through O); review and revision of exhibit package including forensic report, criminal records, and medical documentation.
08/22/2025	Paralegal	1.2	\$150.00	\$180.00	Reviewed and indexed forensic-report excerpts for attachment to Response to Renewal; coordinated authentication chain documentation for attorney review.
08/25/2025	O. Serrato	1.7	\$500.00	\$850.00	Final review and revision of Response to Request for Renewal of DVRO; review of Motion to Disqualify Petitioner's Counsel; preparation of

					supporting memorandum.
08/25/2025	O. Serrato	2.3	\$500.00	\$1,150.00	Drafting Motion to Disqualify Petitioner's Counsel David Gingras; research on grounds for disqualification; preparation of supporting memorandum and declaration.
08/25/2025	O. Serrato	1.9	\$500.00	\$950.00	Commenced drafting Trial Brief; research on applicable legal standards for DVRO renewal; outlining factual background and procedural history.
08/25/2025	O. Serrato	1.7	\$500.00	\$850.00	Drafting Opposition to Petitioner Laura Owens' Motion to Proceed by Declaration and Waive Live Testimony.
08/25/2025	Paralegal	0.1	\$150.00	\$15.00	E-filed Motion to Disqualify Counsel and Response to Request for Renewal of DVRO.
08/25/2025	Paralegal	1.5	\$150.00	\$225.00	Indexed Response to DVRO Request and Motion to Disqualify Counsel; organized referenced exhibits.
08/26/2025	O. Serrato	2.6	\$500.00	\$1,300.00	Continued drafting of Trial Brief; detailed analysis of [REDACTED — attorney work product].
08/26/2025	Paralegal	1.6	\$150.00	\$240.00	Prepared electronic and physical exhibit binders; verified evidentiary compliance.
08/27/2025	O. Serrato	2.2	\$500.00	\$1,100.00	Continued Trial Brief preparation; legal argument section

					addressing burden of proof and reasonable apprehension standard; incorporating case law citations.
08/29/2025	Paralegal	2.1	\$150.00	\$315.00	Drafted comprehensive timeline narrative for attorney review.
09/02/2025	O. Serrato	2.8	\$500.00	\$1,400.00	Drafting RFO Motion to Dismiss under CCP section 473; research on mandatory relief provisions; preparation of supporting points and authorities.
09/02/2025	O. Serrato	2.1	\$500.00	\$1,050.00	Continued drafting of Motion to Dismiss DVRO; coordinated revisions.
09/02/2025	Paralegal	1.4	\$150.00	\$210.00	Drafted Motion to Dismiss procedural-history sections for attorney review and revision; assembled supporting authority citations.
09/03/2025	O. Serrato	2.0	\$500.00	\$1,000.00	Continued drafting of Motion to Dismiss; incorporating procedural deficiencies in original DVRO; review of Conformed Motion to Dismiss DVRO and supporting documentation.
09/03/2025	Paralegal	1.1	\$150.00	\$165.00	Scheduled witness interviews; prepared subpoenas for records and testimony.
09/04/2025	Paralegal	1.3	\$150.00	\$195.00	Organized supplemental exhibits; updated

					exhibit index.
09/08/2025	Paralegal	0.7	\$150.00	\$105.00	Prepared subpoenas; coordinated service; tracked compliance.
09/09/2025	O. Serrato	1.0	\$500.00	\$500.00	Review of Substitution of Attorney filing executed by prior counsel Pollock; review of existing case-file materials for completeness.
09/09/2025	O. Serrato	1.1	\$500.00	\$550.00	Telephone conference with [REDACTED — fact witness identity]; documented statements.
09/10/2025	Paralegal	0.6	\$150.00	\$90.00	Reviewed expert materials; coordinated forensic exhibit production for attorney review.
09/12/2025	O. Serrato	2.1	\$500.00	\$1,050.00	Review of David Gingras's Motion to Intervene, Motion to Strike, Motion for Sanctions, and Motion for Disciplinary Referral to State Bar; analysis of standing and procedural deficiencies.
09/12/2025	Paralegal	1.6	\$150.00	\$240.00	Prepared attorney briefing materials regarding Gingras motions.
09/14/2025	O. Serrato	2.5	\$500.00	\$1,250.00	Targeted analysis of forensic record; [REDACTED — attorney work product]; preparation of cross-examination foundation under Evidence Code section 780.
09/15/2025	O. Serrato	2.5	\$500.00	\$1,250.00	Commenced drafting Motions in Limine; research on evidentiary issues

					including admissibility of out-of-state records, hearsay exceptions, and character evidence limitations.
09/15/2025	Paralegal	1.6	\$150.00	\$240.00	Drafted Motions in Limine procedural framework for attorney review and revision; preparation of supporting evidentiary citations under Evidence Code section 352.
09/16/2025	O. Serrato	2.1	\$500.00	\$1,050.00	Continued Motions in Limine; drafting motions to exclude specific categories of evidence; analysis of prejudicial vs. probative value under Evidence Code section 352.
09/16/2025	Paralegal	1.2	\$150.00	\$180.00	Reaching out to potential witnesses for subpoena.
09/22/2025	O. Serrato	0.9	\$500.00	\$450.00	Coordination with co-counsel; reviewed strategic options.
09/23/2025	O. Serrato	1.8	\$500.00	\$900.00	Prepared witness examination outlines.
09/24/2025	O. Serrato	1.2	\$500.00	\$600.00	Drafting Declaration of Omar Serrato in support of Opposition to Intervention; review of procedural history and factual basis for opposition.
09/24/2025	O. Serrato	3.0	\$500.00	\$1,500.00	Drafting Opposition to Intervention (Final); legal research on standing requirements and intervention standards; review of co-counsel

					declaration.
09/24/2025	Paralegal	1.0	\$150.00	\$150.00	Exhibit refinement and labeling.
09/24/2025	Paralegal	1.4	\$150.00	\$210.00	Drafted Opposition to Intervention procedural-history sections for attorney review and revision; assembly of supporting documentation.
09/29/2025	O. Serrato	1.8	\$500.00	\$900.00	Preparation of Ex Parte RFO Package; drafting ex parte application and supporting declarations; review of shortened time requirements.
09/30/2025	O. Serrato	1.2	\$500.00	\$600.00	Drafting Attorney Declaration of Omar Serrato re Income and Property in support of Ex Parte Application for Order Shortening Time on Motion to Dismiss.
09/30/2025	O. Serrato	1.3	\$500.00	\$650.00	Drafting Attorney Declaration of Omar Serrato in support of Ex Parte Application for Order Shortening Time; supporting documentation and exhibits.
09/30/2025	O. Serrato	0.6	\$500.00	\$300.00	Finalization of Ex Parte RFO application; review of Owens v. Marraccini Ex Parte Response documents; preparation for filing.
10/01/2025	O. Serrato	0.4	\$500.00	\$200.00	Review of Ex Parte Response filed by opposing party; analysis of RFO Response; review of Gingras's Response to Ex

					Parte Motion for Order Shortening Time; preparation of reply strategy.
10/01/2025	O. Serrato	1.7	\$500.00	\$850.00	Commenced drafting Opposition to David Gingras's Motion to Intervene, Strike, and Sanctions; research on procedural requirements.
10/01/2025	O. Serrato	0.8	\$500.00	\$400.00	Drafting Declaration of Omar Serrato in Opposition to Intervention (Redacted version); preparation and review of redaction requirements.
10/01/2025	O. Serrato	0.6	\$500.00	\$300.00	Drafting Declaration Regarding Notice and Service of Request for Temporary Emergency (Ex Parte) Orders.
10/01/2025	O. Serrato	1.6	\$500.00	\$800.00	Case review and consultation with client; review of case file, pleadings, and pending motions.
10/01/2025	Paralegal	1.3	\$150.00	\$195.00	Finalized witness and exhibit lists for evidentiary hearing.
10/02/2025	O. Serrato	0.5	\$500.00	\$250.00	Remote (Zoom) appearance at Ex Parte hearing in Dept. 404 at 1:30 PM; Temporary Emergency Order issued; Motion to Shorten Time on pending motions; hearing set for 10/10/2025.
10/02/2025	Paralegal	1.3	\$150.00	\$195.00	Prepared exhibit binders for court and counsel.
10/03/2025	O. Serrato	2.3	\$500.00	\$1,150.00	Review of Response to Request for Renewal of DVRO; analysis of

					exhibit package (Exhibits A through O); assessment of evidentiary strength.
10/05/2025	O. Serrato	1.8	\$500.00	\$900.00	Drafted preliminary witness examination outlines; coordination with witness preparation schedule.
10/06/2025	O. Serrato	1.6	\$500.00	\$800.00	Review of Trial Brief and Motions in Limine; independent legal research on DVRO renewal standards and evidentiary issues.
10/06/2025	O. Serrato	1.9	\$500.00	\$950.00	Drafted Ex Parte Application for Continuance; organized supporting declarations.
10/07/2025	O. Serrato	0.6	\$500.00	\$300.00	Drafting and filing Notice of Expert Witness; coordination regarding expert testimony for hearing.
10/07/2025	O. Serrato	1.6	\$500.00	\$800.00	Review of Gingras Reply in Support of Motion for Leave to Intervene and Responsive Declaration to RFO; analysis of Opposition to Respondent's Motion to Disqualify.
10/07/2025	O. Serrato	1.1	\$500.00	\$550.00	Strategy conference regarding trial preparation; division of witness examination responsibilities with co-counsel.
10/07/2025	Paralegal	1.1	\$150.00	\$165.00	Preparation of Witness List and Exhibit List for trial; coordination on

					exhibit organization and witness availability.
10/07/2025	Paralegal	0.3	\$150.00	\$45.00	Prepared supporting exhibits.
10/08/2025	O. Serrato	2.4	\$500.00	\$1,200.00	Drafting Opposition to David Gingras's Motion to Intervene, Strike, Sanctions, and Dismissal; incorporating case law on frivolous interventions and sanctions under CCP section 128.7.
10/08/2025	O. Serrato	1.7	\$500.00	\$850.00	Drafting Opposition to Continuance; analysis of good cause requirements; review of procedural posture and prejudice to Respondent.
10/08/2025	O. Serrato	1.2	\$500.00	\$600.00	Review of Opposition to David Gingras's Motion to Intervene and related filings; analysis of sanctions arguments; revisions to working draft.
10/09/2025	O. Serrato	1.8	\$500.00	\$900.00	Preparation of Responsive Declaration to Request for Order on Calendar 10/10/2025 in Dept. 405A; review of Owens Ex Parte Application for Continuance of Long Cause Hearing.
10/09/2025	O. Serrato	1.0	\$500.00	\$500.00	Supplemental legal research on intervention standards and non-party standing in DVRO proceedings.

10/10/2025	O. Serrato	0.5	\$500.00	\$250.00	Remote (Zoom) appearance at hearing in Dept. 405A at 1:30 PM before Hon. Carolyn Gold; argument on RFO re Motion to Dismiss under section 473, Motion to Disqualify Counsel, and RFO re Leave to Intervene/Sanctions; all denied.
10/10/2025	Paralegal	1.4	\$150.00	\$210.00	Review and compilation of supplemental Exhibit Package for hearing; organization and indexing of exhibits.
10/12/2025	O. Serrato	1.2	\$500.00	\$600.00	Review of Under Advisement Ruling from Maricopa County (certified copy); analysis of evidentiary use at trial; preparation of authentication foundation.
10/13/2025	O. Serrato	1.9	\$500.00	\$950.00	Review of witness and exhibit lists; preparation of direct examination outline for client.
10/13/2025	Paralegal	1.3	\$150.00	\$195.00	E-filing of Witness List and Exhibit List; electronic service; review of Petitioner's Witness and Exhibit Lists.
10/13/2025	Paralegal	0.2	\$150.00	\$30.00	Prepared and served Witness and Exhibit Lists.
10/14/2025	O. Serrato	1.2	\$500.00	\$600.00	Continued preparation of direct examination outlines; review of client's declaration and supporting evidence.
10/14/2025	O. Serrato	3.8	\$500.00	\$1,900.00	Detailed page-by-page review of forensic record

					sections designated for trial use; [REDACTED — attorney work product]; final integration into cross-examination outline.
10/14/2025	Paralegal	2.0	\$150.00	\$300.00	Reviewed and updated cross-reference chart; integration of forensic-record excerpts into trial exhibit binder for attorney review.
10/15/2025	O. Serrato	2.1	\$500.00	\$1,050.00	Drafting cross-examination outline for opposing counsel; review of prior declarations and testimony; [REDACTED — attorney work product].
10/15/2025	O. Serrato	2.1	\$500.00	\$1,050.00	Independent research on [REDACTED — attorney work product]; review of criminal indictment records and out-of-state proceedings.
10/15/2025	O. Serrato	1.4	\$500.00	\$700.00	Supplemental research on impeachment of [REDACTED — attorney work product] and prior-inconsistent-statement framework under Evidence Code section 780; preparation of cross-examination foundation memo.
10/15/2025	Paralegal	1.4	\$150.00	\$210.00	Reviewed and organized expert and witness materials for attorney use.
10/16/2025	O. Serrato	1.3	\$500.00	\$650.00	Continued preparation of cross-examination

					outline for opposing counsel; [REDACTED — attorney work product]; review of Petitioner's Motion in Limine.
10/16/2025	O. Serrato	0.5	\$500.00	\$250.00	Remote (Zoom) appearance at hearing in Dept. 405A at 1:30 PM; argument on Motions in Limine and evidentiary matters.
10/17/2025	O. Serrato	6.2	\$500.00	\$3,100.00	Drafting cross-examination outline for Petitioner; review of all exhibits for impeachment material; [REDACTED — attorney work product].
10/17/2025	O. Serrato	0.8	\$500.00	\$400.00	Review of Petitioner's Expedited Request for Reconsideration of Motion to Continue and Declaration of Laura Owens in Support; preparation of responsive strategy.
10/17/2025	O. Serrato	1.7	\$500.00	\$850.00	Review and refinement of cross-examination outlines; [REDACTED — attorney work product].
10/18/2025	O. Serrato	4.4	\$500.00	\$2,200.00	Continued preparation of cross-examination outline for Petitioner; [REDACTED — attorney work product].
10/18/2025	O. Serrato	2.4	\$500.00	\$1,200.00	Continued preparation of cross-examination outline for Petitioner; [REDACTED — attorney work product].

10/19/2025	O. Serrato	5.4	\$500.00	\$2,700.00	Witness preparation session with client for direct examination; [REDACTED — attorney-client communication].
10/19/2025	O. Serrato	1.2	\$500.00	\$600.00	Continued preparation of Cross-Examination outline for David Gingras; integration of party-admission analysis under Evidence Code section 1220; finalization of impeachment exhibits.
10/20/2025	O. Serrato	3.3	\$500.00	\$1,650.00	Comprehensive trial preparation; review of all filed motions, declarations, and exhibits; preparation of trial binder and argument outlines.
10/20/2025	O. Serrato	2.0	\$500.00	\$1,000.00	Continued witness preparation with client; [REDACTED — attorney-client communication].
10/20/2025	O. Serrato	1.5	\$500.00	\$750.00	Trial preparation conference; moot court exercise for cross-examination; finalization of trial strategy and witness order.
10/21/2025	O. Serrato	1.5	\$500.00	\$750.00	In-person appearance at first day of DVRO Renewal Hearing in Dept. 405A at 9:00 AM before Hon. Carolyn Gold; matter continued to 10/22/2025 due to unavailability of court reporter; Petitioner ordered to appear in person on continued date.

10/21/2025	O. Serrato	2.0	\$500.00	\$1,000.00	Further trial preparation.
10/21/2025	O. Serrato	3.2	\$500.00	\$1,600.00	Final trial preparation; review of witness and exhibit lists; preparation of direct examination outlines; coordination with client and co-counsel regarding testimony.
10/21/2025	O. Serrato	3.1	\$500.00	\$1,550.00	Final trial preparation; review of opposition's Expedited Request for Reconsideration; preparation of responsive argument; coordination on courtroom logistics. Settlement communications between the parties.
10/21/2025	Paralegal	0.8	\$150.00	\$120.00	Coordinated court reporter for 10/22 hearing.
10/22/2025	O. Serrato	1.5	\$500.00	\$750.00	In-person appearance at DVRO Renewal Hearing in Dept. 405A at 9:00 AM; matter continued to 11/05/2025 per request of party (reasonable accommodation).
10/27/2025	O. Serrato	1.2	\$500.00	\$600.00	Post-hearing analysis; review of court minutes; preparation of supplemental argument for continued hearing date.
10/27/2025	Paralegal	1.6	\$150.00	\$240.00	Finalized briefing and hearing binders.
10/28/2025	O. Serrato	1.8	\$500.00	\$900.00	Review of additional evidence and witness testimony from 10/22 hearing; preparation of rebuttal

					arguments.
10/31/2025	O. Serrato	0.1	\$500.00	\$50.00	Review of Association of Attorneys filing; co-counsel added as attorney; [REDACTED — attorney work product].
11/02/2025	O. Serrato	1.6	\$500.00	\$800.00	Pre-hearing witness preparation with client for continued evidentiary hearing on 11/05/2025; [REDACTED — attorney-client communication].
11/03/2025	O. Serrato	3.2	\$500.00	\$1,600.00	Final preparation for continued hearing; review of all pending exhibits and witness materials; preparation of closing argument outline.
11/03/2025	O. Serrato	1.8	\$500.00	\$900.00	Preparation of closing argument outline for continued DVRO Renewal hearing; integration of trial testimony and exhibit references; review of governing standard under Ritchie v. Konrad (2004) 115 Cal.App.4th 1275.
11/03/2025	Paralegal	1.6	\$150.00	\$240.00	Reviewed docket; verified court minutes; updated hearing binder.
11/03/2025	Paralegal	1.8	\$150.00	\$270.00	Drafted closing argument outline for attorney review and revision; assembled supporting authority citations and exhibit references.
11/04/2025	O. Serrato	0.7	\$500.00	\$350.00	Review of Order Denying Petition for Writ of

					Mandate and Request for Immediate Stay (A174706 Div 1); analysis of implications for trial; review of denied Media Request to Permit Coverage.
11/04/2025	O. Serrato	2.0	\$500.00	\$1,000.00	Pre-hearing conference; review of Order Denying Writ of Mandate; finalization of trial presentation.
11/04/2025	O. Serrato	0.4	\$500.00	\$200.00	Client call regarding evidence presentation; logistics confirmation.
11/04/2025	O. Serrato	2.2	\$500.00	\$1,100.00	Continued preparation of closing argument; refinement of credibility presentation; rehearsal of impeachment narrative; final edits to summary of trial record.
11/04/2025	Paralegal	1.4	\$150.00	\$210.00	Coordinated final logistics for continued trial appearance on 11/05/2025; verified Combs Reporting Inc. court-reporter retention; prepared exhibit re-binder updates.
11/05/2025	O. Serrato	0.5	\$500.00	\$250.00	In-person appearance at continued DVRO Renewal Hearing in Dept. 405A at 9:00 AM; DVRO dismissed.
11/05/2025	O. Serrato	0.5	\$500.00	\$250.00	Post-hearing conference with client regarding dismissal of DVRO; [REDACTED — attorney-client communication].
04/14/2026	O. Serrato	1.2	\$500.00	\$600.00	[Fees-on-Fees] Initial research

					on Family Code section 6344(b) prevailing-party standard; analysis of mandatory versus discretionary fee provisions; review of Parris J. v. Christopher U. (2023) 96 Cal.App.5th 472.
04/15/2026	O. Serrato	1.5	\$500.00	\$750.00	[Fees-on-Fees] Research on Flaherty frivolousness prongs (objective and subjective); analysis of post-dismissal fees standards under Code of Civil Procedure section 581d and Family Code section 6344(c); review of Ritchie v. Konrad and Ross v. Figueroa.
04/16/2026	O. Serrato	1.0	\$500.00	\$500.00	[Fees-on-Fees] Research on lodestar method under PLCM Group, Inc. v. Drexler and Ketchum v. Moses; analysis of common-core compensability under Serrano v. Unruh; review of Lolley v. Campbell on the fees-incurred standard.
04/17/2026	O. Serrato	1.0	\$500.00	\$500.00	[Fees-on-Fees] Research on ability-to-pay analysis under Family Code section 270; analysis of Dragones v. Calkins (2024) 98 Cal.App.5th 1075; preparation of legal-standards section.
04/20/2026	O. Serrato	1.2	\$500.00	\$600.00	[Fees-on-Fees] Drafting Statement of Facts and Procedural

					History sections; reconciliation of timeline against minute orders.
04/21/2026	O. Serrato	1.0	\$500.00	\$500.00	[Fees-on-Fees] Drafting Argument Section addressing frivolous filing under Flaherty; integration of post-dismissal pattern evidence.
04/22/2026	O. Serrato	1.0	\$500.00	\$500.00	[Fees-on-Fees] Continued drafting of Motion for Attorney Fees and Costs and Declaration of Omar R. Serrato.
04/23/2026	O. Serrato	0.9	\$500.00	\$450.00	[Fees-on-Fees] Lexis Shepardization of all cited authority; verification of pin cites for Ritchie, Ross, Dragones, Flaherty, Ketchum, Serrano, and PLCM.
04/24/2026	O. Serrato	1.0	\$500.00	\$500.00	[Fees-on-Fees] Cross-reference check between billing statement, declaration, motion, and exhibit list; integration revisions.
04/27/2026	O. Serrato	0.9	\$500.00	\$450.00	[Fees-on-Fees] Drafting Proposed Order Granting Motion for Attorney Fees and Costs; preparation of consolidated Exhibit Package and Index.
04/28/2026	O. Serrato	1.0	\$500.00	\$500.00	[Fees-on-Fees] Final review, revision, and filing preparation of Motion for Attorney Fees and Costs package (motion, declaration, exhibit package, proposed order).

Subtotal Attorney Hours (Serrato): 211.8 hrs Subtotal Paralegal Hours: 71.5 hrs

Subtotal Attorney Fees: \$95,950.00

Subtotal Paralegal Fees: \$9,825.00

COSTS AND EXPENSES

Firm Costs

Date	Description	Amount
08/25/2025	OneLegal filing fees (Motion to Disqualify and Response to Renewal)	\$60.00
09/02/2025	Printing, postage, and mailing costs for Response and Motion to opposing party	\$224.00
09/02/2025	OneLegal filing fees for POS re Motion to Dismiss, Opposition, and Response to Renew RO	\$25.00
09/09/2025	Re-filing of Statement of Arrangement	\$20.00
09/29/2025	OneLegal filing fees (motions and SOA)	\$80.00
10/13/2025	Certified copy of Under Advisement Ruling, Maricopa County (Receipt #30514941)	\$134.20
10/13/2025	Copy of medical records	\$71.50
10/13/2025	OneLegal fee to file Exhibit and Witness List	\$23.00
	Subtotal:	\$637.70

Court Filing Fees (per Register of Actions)

Date	Description	Amount
08/13/2025	Request to Reschedule Hearing for Renewal of Restraining Order – filing fee	\$20.00
09/11/2025	RFO: Motion to Dismiss under section 473 – filing fee	\$60.00
10/01/2025	Declaration Regarding Notice and Service of Ex Parte – filing fee	\$60.00
	Subtotal:	\$140.00

Third-Party Vendor Invoices (Necessarily Incurred Litigation Expenses)

Date	Description	Amount
10/22/2025	Behmke Reporting & Video Services, Inc. – Court reporter services for 10/22/2025 trial date (Invoice 78515AC)	\$837.94
11/05/2025	Combs Reporting, Inc. – Certified court reporter Heather Bautista, CSR #11600, full-day in-person	\$2,000.00 (est.)

	services for 11/05/2025 evidentiary hearing	
10/24/2025	Wheels of Justice (process server) – Court filing of Ex Parte RFO Package on October 1, 2025 (Invoice 13007820)	\$243.34
	Subtotal:	\$3,081.28

TOTAL COSTS (Firm + Court + Third-Party): \$3,858.98

(Combs Reporting, Inc. invoice for 11/05/2025 evidentiary hearing reflected at estimated \$2,000.00 pending receipt of final invoice; will be conformed to actual amount upon receipt.)

NOTES

This billing statement reflects all professional services rendered and costs incurred in connection with Owens v. Marraccini, Case No. FDV-18-813693, a contested DVRO renewal proceeding in the Superior Court of California, County of San Francisco, Department 405A, before the Honorable Carolyn Gold.

Following internal review, time entries have been allocated by the true nature of the work performed. Legal services requiring attorney judgment and licensure (drafting motions, briefs, declarations, and points and authorities; legal research; oral argument; court appearances; witness examination outlines; case strategy) are billed to attorney Omar R. Serrato at \$500.00 per hour. Substantive paralegal work (exhibit preparation, indexing, e-filing, scheduling, and document organization) is billed to the firm paralegal at \$150.00 per hour. Hours are stated to one decimal place.

The rates charged are consistent with and at or below the prevailing market rates for family-law and civil-litigation work in the Bay Area and Inland Empire for attorneys and paralegals of comparable experience. (See *PLCM Group, Inc. v. Drexler* (2000) 22 Cal.4th 1084, 1095; *Ketchum v. Moses* (2001) 24 Cal.4th 1122, 1132.)

Court appearances on August 15, October 2, October 10, and October 16, 2025 were attended remotely via Zoom and are billed at reduced time accordingly. The October 22, 2025 and November 5, 2025 evidentiary trial dates were attended in person in San Francisco.

Time entries marked "[Fees-on-Fees]" reflect work on the instant Motion for Attorney Fees and Costs. Such time is compensable under *Ketchum v. Moses* (2001) 24 Cal.4th 1122, 1141, and *Serrano v. Unruh* (1982) 32 Cal.3d 621, 635-37.

Co-counsel Rachael E. Juarez of Bersch & Juarez LLP independently incurred attorney's fees in this matter. Those fees are not reflected in this statement and are not being requested as part of Respondent's Motion for Attorney Fees and Costs. The Eagle Law Firm voluntarily excludes Ms. Juarez's time and billing rate in their entirety as a self-imposed reduction to inoculate the fee request against any duplication challenge.

Counsel incurred travel-related expenses for the in-person trial appearances on October 22, 2025 and November 5, 2025 in San Francisco, including airfare and lodging (American Express Travel itinerary [REDACTED]). Those travel expenses are not reflected in this statement and are not being requested. Respondent voluntarily excludes all travel costs as a self-imposed reduction notwithstanding their potential recovery under Family Code section 6344(b).

Costs are stated by date incurred. Payment dates are not reflected in this statement.

Payment is due upon receipt. Direct any questions regarding this statement to The Eagle Law Firm.

EXHIBIT 2

Mini Minutes

October 10, October 21, October 22, and November 5, 2025
Hon. Carolyn Gold, Department 405A

MINI MINUTES FOR OCT-10-25 01:30 PM for

Department 405A (in D414 and using D414 Zoom) (Friday)
October 16, 2025 | 9:00 AM
Bench Officer: Hon. Carolyn Gold, Judge
Clerk: Mechel Agustin
Reporter: Linda Heras #CSR13286
Bailiff: Deputy Xiao

MOTION FOR LEAVE TO INTERVENE; SANCTIONS; DISCIPLINARY REFERRAL TO STATE BAR
MOVING PARTY: DAVID S. GINGRAS

MOTION TO DISQUALIFY DAVID S. GINGRAS
MOVING PARTY: RESPONDENT MICHAEL MARRACCINI

All remote appearances are conducted through Zoom (a video platform) in accordance with San Francisco Local Rules of Court.

Tentative Ruling Update: No calls and/or objections from either party.

Hearing Appearances:

Petitioner is present by video, in pro per. Respondent is not present.
Counsel for Respondent, Omar Serrato is present by video.

Findings and Orders:

Having read and considered the pleadings, declarations, and other evidence submitted in this matter, the court makes the following findings and orders:

The Tentative Ruling is adopted.

The court hears oral arguments from Counsel Serrato and Petitioner regarding the upcoming trial set on October 21 and October 22, 2025, Dept. 405A for 2 full days of trial.

Additional Order(s) by the Court:

Both parties are to exchange and file their list of witnesses and exhibits list 10 days before the hearing.

The Court permits out-of-state witnesses to appear via zoom.

The Court notes that looking at the basis for the reissuance of the original DVRO, the petitioner needs to show to the court by preponderance of evidence: what happened during the renewal time and since then that makes petitioner feel that she needs the reissuance of the DVRO.

The court will hear live testimony from both parties including witnesses during the trial.

With regard to the CCP 473 motion filed by Respondent, petitioner indicated that she was not properly served, and the court confirmed that there is no service filed on the docket court. Counsel Serrato indicated that the respondent is withdrawing the CCP 473 motion.

The Court strongly suggests that all parties appear in person and third-party witnesses may appear via zoom. Petitioner indicated that she has 8 - 10 witnesses and respondent will have 8 witnesses. The court requested both parties to streamline the number of witnesses prior to the trial.

The Court shall prepare the Order.

Tentative Ruling:

Motion to Intervene-denied. Intervention requires direct and immediate interest in the litigation. This matter is from a witness to the litigation and is ancillary.

FDV-18-813693

LAURA OWENS VS. MICHAEL MARRACCINI

MINI MINUTES FOR OCT-10-25 01:30 PM for

FDV-18-813693

LAURA OWENS VS. MICHAEL MARRACCINI

MINI MINUTES FOR OCT-10-25 01:30 PM for

Motion to disqualify-Denied, without prejudice, motion premature.

Motion to Strike/sanctions-Moot as Motion to Intervene is denied.

MINI MINUTES FOR OCT-21-25 09:00 AM for

(405/ 405A) Tuesday, October 21, 2025
Bench Officer: Honorable Carolyn Gold, Judge
Deputy Court Clerk: Theresa Santos
Court Reporter: None
Bailiff: Deputy Obi, Deputy Aquino and Sgt Aguerre

NATURE OF CAUSE:

Notice of Hearing to Renew Restraining Order filed by Laura Owens

All remote appearances are conducted through ZOOM (a video platform) in accordance with San Francisco Local Rules of Court (Rule 11.7(D)(4)).

Petitioner present by video on Zoom and in pro per. Omar Raul Serrato present in Court with Respondent.

Matter is on calendar for Petitioner request to renew restraining order against Respondent.

The Court notified the parties that there is no Court Reporter available for today's proceeding and that we are not sure if Court reporter will be available for tomorrow's trial. Respondent waived the Court reporter. Petitioner inquired about the options.

The Court admonished Petitioner that she was previously ordered to be present in person for today's trial. Petitioner stated that she filed an expedited motion for continuance and stated that it would be life threatening for her travel. The Court notes that her motion is improper and not before the Court today and for the Court to consider. The Court explained the ex parte process to shorten time for a motion to continue trial.

Having no Court reporter, the Court continues matter to tomorrow, October 22, 2025. Court reiterated prior order and ordered both parties are ordered present and in person tomorrow. The Court stated that Petitioner has option to appear tomorrow in person and proceed with the trial or dismiss her request. The Court notes that this Court will not extend or continue request to renew restraining order with an indefinite period.

Court confirmed appearances of people on Zoom : Atty. David Gringas and Petitioner's treating nurse practitioner, Colleen.

The Court will set additional trial date tomorrow if needed.

Matter not reported.

MINI MINUTES FOR OCT-22-25 09:00 AM for

(405/ 405A) Tuesday, October 22, 2025

Bench Officer: Honorable Carolyn Gold, Judge

Deputy Court Clerk: Theresa Santos

Court Reporter: Robert Balian, 5220

Bailiff: Deputy Obi, Deputy Aquino and Sgt Aguerre

NATURE OF CAUSE:

Notice of Hearing to Renew Restraining Order filed by Laura Owens
Petitioner's request for Accommodations

All remote appearances are conducted through ZOOM (a video platform) in accordance with San Francisco Local Rules of Court (Rule 11.7(D)(4)).

Petitioner present by video on Zoom and in pro per.

Before the trial, the Court held an in camera hearing regarding Petitioner's request for accommodation. The Court acknowledged receipt of email on 10/21/2025 regarding Petitioner's request. The Court notes that request is improper and untimely. However, the Court exercised her discretion to hear the request in camera, not reported and other party and public were excluded.

After hearing Petitioner, the Court allowed Respondent and counsel in the Courtroom and this part of the proceeding was reported.

Having reviewed and considered Petitioner's statement and request, based on reasonable accommodation request, the Court grants a brief continuance of the trial.

This matter is continued to November 5, 2025 at 9:00 a.m. - 4:30 p.m., Department 405A (Courtroom to be determined). The Court ordered Petitioner to be in San Francisco, and to be in the Courthouse, in person for the trial. Petitioner understood. Both parties are ordered present. Court notes that continuance is based on reasonable request for accommodation and not a motion to continue trial that Respondent can oppose.

Restraining Order shall remain in effect until the next hearing on November 5, 2025.

The Court shall prepare Order to Reschedule Hearing to Renew Restraining Order. The Court will set additional trial date at the next hearing.

MINI MINUTES FOR NOV-05-25 09:00 AM for

Department 405A (in D504 and using D414 Zoom)

November 5, 2025 | 09:00 AM

Bench Officer: Hon. Carolyn Gold, Judge

Clerk: Mechel Agustin

Reporter (private): Heather J. Bautista CSR#11600 [REDACTED]

Bailiff: Deputy Belen

**NOTICE OF HEARING RENEW RESTRAINING ORDER
MOVING PARTY: PETITIONER LAURA OWENS**

All remote appearances are conducted through Zoom (a video platform) in accordance with San Francisco Local Rules of Court.

The Court has appointed Heather J. Bautista (credentials stated on the record) CSR # 11600 as the Certified Shorthand Reporter (CSR) for this matter today.

Matter is on calendar to Renew Restraining Order filed by Petitioner Laura Owens.

Public observers and/or media people are allowed inside the courtroom. All witnesses are directed to remain outside the courtroom.

Petitioner is not present. Respondent is present in the courtroom. Attorney Omar Serrato, counsel for Respondent and Attorney Rachael Juarez, associate counsel, are both present in the courtroom.

Because of the non-appearance of Petitioner, Petitioner's request to Renew Restraining Order is dismissed. The temporary restraining order against Respondent is dissolved.

Upon oral request of counsel Serrato, the Court holds in the Court's calendar the motion for attorney's fees and costs. The Court holds January 26, 2026, 9AM Department 405A as the hearing date. Counsel Serrato indicated he will prepare the motion in a month, and the Court will assign the held date upon filing of the motion.

No Order is prepared for today's hearing.

EXHIBIT 3

Berryhill Forensics Report
(referenced only; previously filed in full as Exhibit A to Respondent's
Response to Request to Renew Restraining Order on August 25, 2025; not
reproduced due to length, 2,489 pages)

REFERENCE ONLY

The full Berryhill Forensics Report was previously filed in this matter as Exhibit A to Respondent's Response to Request to Renew Restraining Order on August 25, 2025. It is not reproduced here due to its length (2,489 pages). The Court is respectfully directed to the prior filing.

EXHIBIT 4

Maricopa County Grand Jury Indictment
State of Arizona v. Laura Michelle Owens
Case No. CR2025-006831-001 DT

COUNT 7: TAMPERING WITH PHYSICAL EVIDENCE, A CLASS 6 FELONY (Laura Michelle Owens)

The Grand Jurors of Maricopa County, Arizona, accuse LAURA MICHELLE OWENS, on May 1, 2025, charging that in Maricopa County, Arizona

COUNT 1

LAURA MICHELLE OWENS, on or between May 17, 2023 and June 10, 2024, pursuant to scheme or artifice to defraud, knowingly did obtain a benefit from Clayton Ray Echard, by means of fraudulent pretenses, representation, promises, or material omissions, in violation of A R S §§ 13-2310, 13-701, 13-702, and 13-801

COUNT 2:

LAURA MICHELLE OWENS, on or between June 27, 2023 and July 11, 2023, with intent to defraud, did falsely make, complete, or alter a written instrument, to-wit: Sonogram, in violation of A.R.S. §§ 13-2002, 13-2001, 13-701, 13-702, and 13-801.

COUNT 3

LAURA MICHELLE OWENS, on or about October 25, 2023, in regard to a material issue and believing it to be false, did make a false sworn statement, to-wit: Testifying in Front of Judge John Doody that she had not been intimate with anyone else since March 2022, in violation of A R S §§ 13-2701, 13-2702, 13-2706, 13-701, 13-702, and 13-801

COUNT 4.

LAURA MICHELLE OWENS, on or about March 1, 2024, in regard to a material issue and believing it to be false, did make a false sworn statement, to-wit: Claiming that Sonogram image was hers during sworn deposition, in violation of A R S §§ 13-2701, 13-2702, 13-2706, 13-701, 13-702, and 13-801

COUNT 5:

LAURA MICHELLE OWENS, on or about March 1, 2024, in regard to a material issue and believing it to be false, did make a false sworn statement, to-wit. video clip of father touching pregnant belly, in violation of A.R.S §§ 13-2701, 13-2702, 13-2706, 13-701, 13-702, and 13-801

COUNT 6:

LAURA MICHELLE OWENS, on or about June 10, 2024, in regard to a material issue and believing it to be false, did make a false sworn statement, to-wit: Claiming, "That's me showing my pregnant stomach", in violation of A.R S §§ 13-2701, 13-2702, 13-2706, 13-701, 13-702, and 13-801

COUNT 7:

LAURA MICHELLE OWENS, on or about June 10, 2024, with intent that it be used, introduced, rejected or made unavailable in an official proceeding which was then pending or which LAURA MICHELLE OWENS knew was about to be instituted, did destroy, mutilate, alter, conceal or remove physical evidence, to-wit Exhibits A-6 and A-

7 used during June 10, 2024 hearing, with the intent to impair its verity or availability, in violation of A.R.S. §§ 13-2809, 13-2801, 13-701, 13-702, and 13-801.

True Bill

("A True Bill")

RACHEL H. MITCHELL
MARICOPA COUNTY ATTORNEY


Edward Leiter
Deputy County Attorney
sk

Date. May 1, 2025


FOREPERSON OF THE GRAND JURY

EXHIBIT 5

Equestrian Competition Records
2025 Scottsdale Fall Classic 2
(October 22-26, 2025)

Sub-exhibits 5-1 through 5-4

EXHIBIT 5-1

HorseShowing.com Show Approvals Page
identifying judges, course designers, steward, and USEF/USHJA/CHJA
approvals



- Home
- Select Show
- Results
- Schedule
- Counts
- Contact Show

Scottsdale Fall Classic 2 October 22 - 26, 2025

SHOW FORMS


Prize List ([show_upload/14374/83.pdf](#))

Revised Schedule A ([show_upload/14374/84.pdf](#))

Trainer Block Stabling Form ([show_upload/14374/90.pdf](#))

USEF Arizona Waiver ([show_upload/14374/91.pdf](#))

SafeSport Letter ([show_upload/14374/92.pdf](#))

 **Get Acrobat Reader** (<https://acrobat.adobe.com/us/en/acrobat/pdf-reader.html>)

Horse Show Officials

Judges

Penny Carpenter - La Quinta, CA

Jenny Paisley - Corrales, NM

Brian Post - Phoenix, AZ

Course Designers

Chris Collman - Cave Creek, AZ

Charles Throckmorton - Fort Collins, CO

Steward

Layna Taylor - Tempe, AZ

Horse Show Manager

Chris Collman - Cave Creek, AZ

Show Secretary

Kendis Collman - Cave Creek, AZ

480-704-3981



Approvals

United States Equestrian Federation
United States Hunter Jumper Association
Colorado Hunter Jumper Association

Last Updated: 2025 Oct 26 4:49pm

EXHIBIT 5-2

HorseShowing.com Show Information Screenshot
confirming "USEF National 'A' Hunters/Jumper 2" rating
and entry closing date Monday, October 6, 2025

2025 Scottsdale Fall Classic 2

Scottsdale Fall Classic 2

USEF National "A" Hunters / Jumper 2
October 22-26, 2025

JUDGES:

Penny Carpenter - La Quinta, CA (H, H/E)
Jenny Paisley - Corrales, NM (H, H/E)
Brian Post - Phoenix, AZ (J)

COURSE DESIGNERS:

Chris Collman - Cave Creek, AZ (J, H, H/E)
Charles Throckmorton - Ft Collins, CO (H, H/E)

USEF STEWARD:

Layna Taylor - Tempe, AZ

USEF REGISTERED COMPETITION MANAGEMENT:

Collman Equestrian Productions, Inc. (USEF License #1202) Chris Collman - President / CEO

HORSE SHOW STAFF

SHOW MANAGER:
Chris Collman

SHOW SECRETARY:
Kendis Collman

OFFICE STAFF:
Carole Kenney, Kiera Casey

BARN MANAGER:
Laurette Harris

TECHNICAL COORDINATORS:
Charles Throckmorton
James "Oppey" Durant

ANNOUNCERS / STARTERS:
Jack Adams, Austin Tracy, Regi
Toscano, Orion Potts

FARRIER (on grounds):
Dan Baker

VETERINARIAN (on call):
Chapparral Veterinary Medical Center

MEDICAL SERVICES:
Over The Fence Medical

DURING THE SHOW:

Westworld Of Scottsdale
Scottsdale, AZ 85260
Horse Show Office
Westworld Main Number
Westworld Feed & Bedding

FOR MORE INFORMATION, CONTACT:

Collman Equestrian Productions, Inc.

Website: www.cepsshows.com

SHOW APPROVALS / SANCTIONING ORGANIZATIONS

USEF - USHJA - CHJA - Various Other National Organizations



NEAREST EMERGENCY FACILITIES

~ Hospital With Emergency Room ~

Honor Health Scottsdale Shea
9003 E Shea Blvd • Scottsdale, AZ 85260
480.323.3000 (5.6 miles from show grounds)

~ Level 1 Trauma Center ~

Honor Health Scottsdale Osborn
7400 E Osborn • Scottsdale, AZ 85251
480.882.4000 (14.1 miles from show grounds)

~ Equine Hospital ~

Southwest Equine Hospital
6001 E Bell Road • Scottsdale, AZ 85254
480.998.9460 (5.1 miles from show grounds)

FEED & BEDDING

Feed and bedding is available on the grounds from Westworld Feed & Bedding. For more information, to special order feed or arrange for deliveries prior to arrival, please call Westworld Feed & Bedding at [redacted] and follow the prompts. You can also visit their website at:

www.scottsdaleaz.gov/westworld/facilities/FeedBedding
and download a form and email it back to them.

HOW TO ENTER

Entry closing date is Monday, October 6th, 2025.

Online entries must be submitted by this date to be considered on time. Entries submitted after this date or submitted without proper deposits are considered late / incomplete and will incur a \$50 Late Fee.

-
- 1) Go to www.horseshowing.com and follow the links to Enter Shows / Click Here To Enter Online
 - 2) Log in (or create account if this is your first time)
 - 3) Complete entry / class information as required
 - 4) For stall reservation, choose one of the following:

RV / CAMP

RV / CAMP

ARRIVAL & DEPARTURE

Arrival after 10:00am on Monday, October 20th
Departure by 6:00am on Monday, October 27th

horseshowing.com

- 5) Be sure to sign all applicable fields on both the Entry Blank and the USEF Waiver

EXHIBIT 5-3

@cepshows Official Instagram Post
showing first-place finish in OR CEP Hunter Derby 2'6"/2'9"
by Laura Owens & Scirocco 91 at WestWorld of Scottsdale

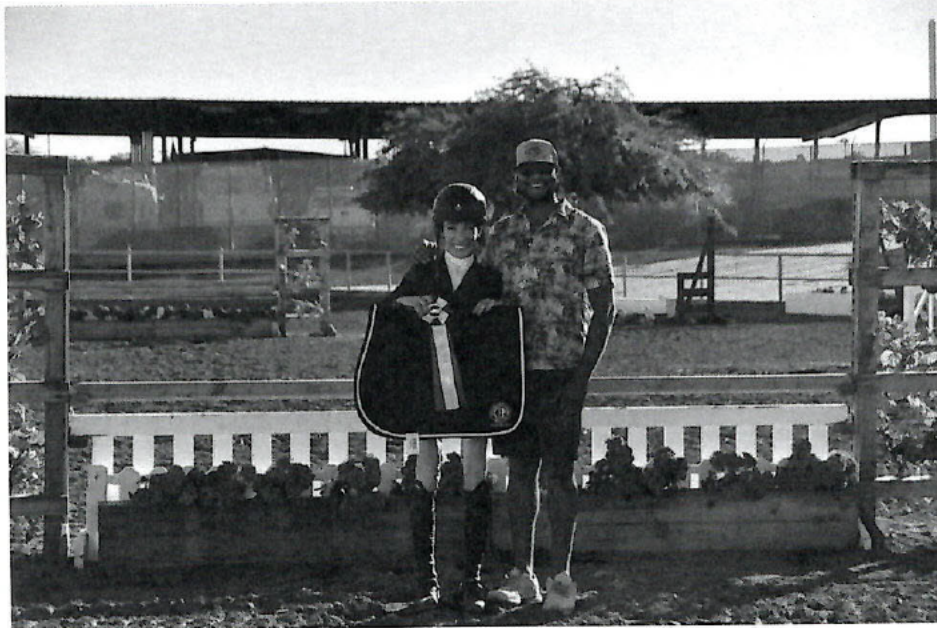


Posts
cepshows

Follow



cepshows
WestWorld of Scottsdale



Liked by liv.dapolitoeq and others

cepshows 🏆 Congratulations to the winners of the Outreach CEP Hunter Derbies!!!

#cepshows

OR CEP Hunter Derby 2'6"/2'9"

- 1st - Laura Owens & Scirocco 91
- 2nd - Hilary George & Gweldorado
- 3rd - Sierra Kalb & Jermaine (owned by Sally C Ballard)

4th - Kiera Sailer & Quantum

5th - Lexie Hess & Carlido (owned by Betty Beran)

6th - Olivia Bernardo & Where There's A Will

7th - Elizabeth Chimbos & Skydancer

8th - Scout Swainston & Excelsior (owned by Rylee Spraw)

OR CEP Hunter Derby 18"/2'0"/2'3"

- 1st - Piper Tian & Arabella
- 2nd - Mia Serro & Albator Rumel (owned by Stacey Slick)
- 3rd - Laurie Gessel & Pharrell

4th - Charlette Stearmer & Fleetwood

5th - Maya Markham & Advent Hill Awley (owned by ...)

EXHIBIT 5-4

Action Photograph from Over Fences Photography
showing rider on dark bay/black horse wearing competition back number
"570"

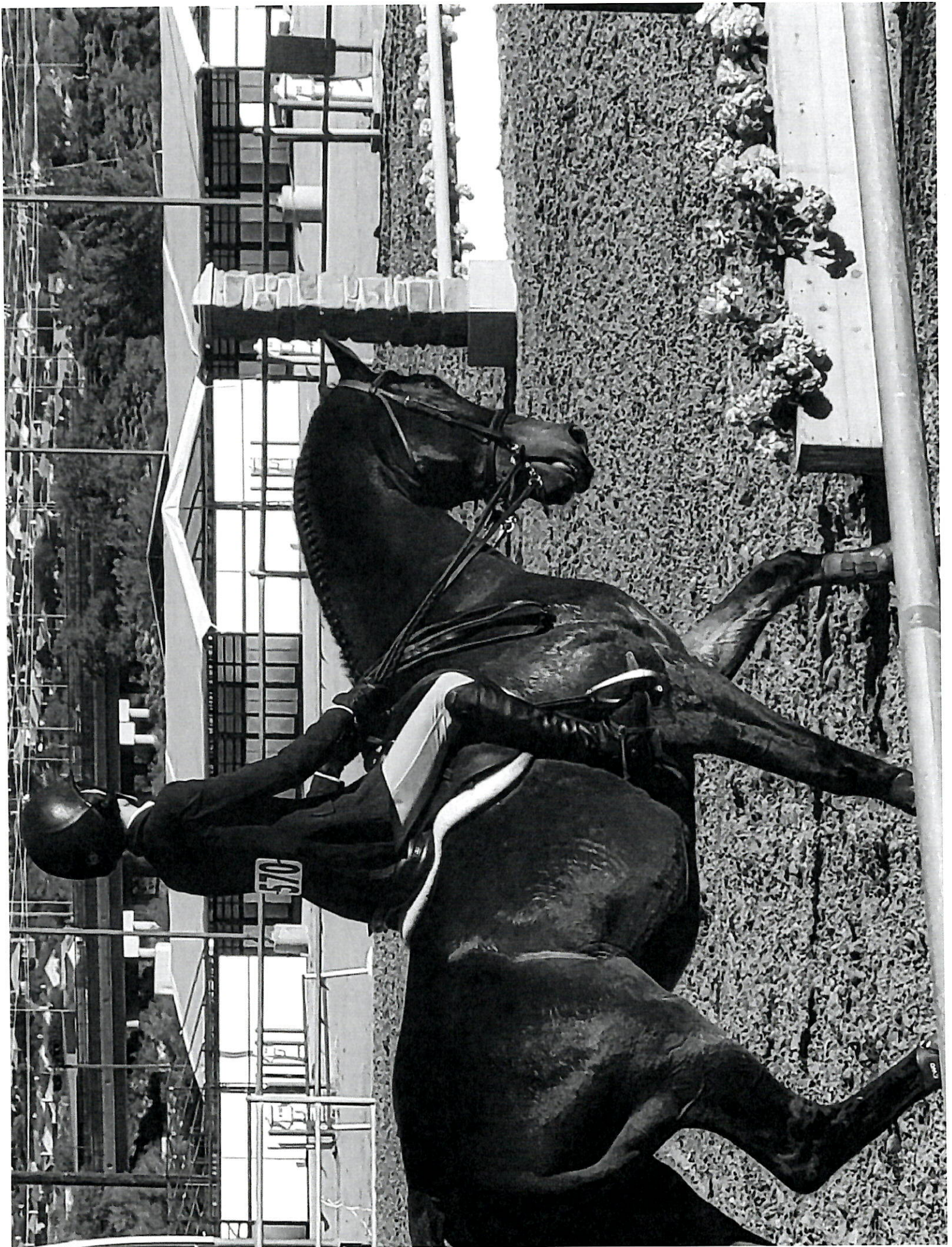


EXHIBIT 6

Petitioner's Appellate Filings
Court of Appeal, First Appellate District
Owens v. Marraccini, Case No. A175236

Sub-exhibits 6-1 through 6-3

EXHIBIT 6-1

Notice of Appeal (Form APP-002)
signed by Petitioner pro per
filed December 4, 2025

ATTORNEY OR PARTY WITHOUT ATTORNEY: NAME: Laura Owens FIRM NAME: N/A STREET ADDRESS: [REDACTED] CITY: Scottsdale TELEPHONE NO: [REDACTED] EMAIL ADDRESS: [REDACTED] ATTORNEY FOR (name): Pro Per	STATE BAR NUMBER: N/A STATE: AZ ZIP CODE: 85254 FAX NO.: N/A	FOR COURT USE ONLY
SUPERIOR COURT OF CALIFORNIA, COUNTY OF San Francisco STREET ADDRESS: 400 McAllister Street MAILING ADDRESS: CITY AND ZIP CODE: San Francisco, CA 94102 BRANCH NAME: Civic Center Courthouse		
PLAINTIFF/PETITIONER: Laura Owens DEFENDANT/RESPONDENT: Michael Marraccini		
<input checked="" type="checkbox"/> NOTICE OF APPEAL <input type="checkbox"/> CROSS-APPEAL (UNLIMITED CIVIL CASE)		CASE NUMBER: FDV-18-813693

Notice: Please read *Information on Appeal Procedures for Unlimited Civil Cases* (Judicial Council form APP-001-INFO) before completing this form. This form must be filed in the superior court, not in the Court of Appeal. A copy of this form must also be served on the other party or parties to this appeal. You may use an applicable Judicial Council form (such as APP-009 or APP-009E) for the proof of service. When this document has been completed and a copy served, the original may then be filed with the court with proof of service.

1. NOTICE IS HEREBY GIVEN that:
- (Name): LAURA OWENS appeals from a judgment or order in this case.
 - The judgment or order was entered on (list the date or dates the judgment and each order being appealed were entered): November 5, 2025
 - The appeal is from the following order or judgment (check all that apply):
 - Judgment after jury trial
 - Judgment after court trial
 - Default judgment
 - Judgment after an order granting a summary judgment motion
 - Judgment of dismissal under Code of Civil Procedure, §§ 581d, 583.250, 583.360, or 583.430
 - Judgment of dismissal after an order sustaining a demurrer
 - An order after judgment under Code of Civil Procedure, § 904.1(a)(2)
 - An order or judgment under Code of Civil Procedure, § 904.1(a)(3)–(13)
 - Other (describe and specify the code section or other authority that authorizes this appeal):
Appeal from the November 5, 2025 dismissal of the Petition to Renew Domestic Violence Restraining Order (DVRO), an appealable order under Family Code § 6345(b) and Code of Civil Procedure § 904.1(a)(10). +
 - The judgment or order being appealed directs payment of sanctions by an attorney for a party. The attorney (name): _____ appeals.
2. For cross-appeals only:
- Date notice of appeal was filed in original appeal:
 - Date superior court clerk mailed notice of original appeal:
 - Court of Appeal case number (if known):
3. The judgment or order being appealed is attached (optional).

Date:

LAURA OWENS

(TYPE OR PRINT NAME)



Laura Owens

(SIGNATURE OF PARTY OR ATTORNEY)

Page 1 of 1

EXHIBIT 6-2

Designation of Record on Appeal
signed by Petitioner December 18, 2025

Laura Owens

Scottsdale, Arizona 85254

Tel:

Email:

LAURA OWENS,
Petitioner in Pro Per

SUPERIOR COURT OF CALIFORNIA
IN AND FOR THE COUNTY OF SAN FRANCISCO

Case No.: FDV-18-813693

**DESIGNATION OF
RECORD ON APPEAL**

LAURA OWENS,
PETITIONER,

(Cal. Rules of Court, rules
8.121, 8.122, 8.130, 8.134,
8.155)

Vs.

MICHAEL MARRACCINI,
RESPONDENT.

Appellant Laura Owens hereby designates the following documents and transcripts to be included in the Record on Appeal from the November 5, 2025 dismissal.

A. CLERK'S TRANSCRIPT

(CRC rule 8.122(a)(1))

Appellant designates the following documents by title and filing date, as reflected in the Register of Actions:

1. Request to Renew Restraining Order (Domestic Violence) — filed July 9, 2025

2. Notice of Hearing Renew Restraining Order — filed July 10, 2025
3. Order to Reschedule Hearing to Renew Restraining Order — filed July 31, 2025
4. Declaration of Laura Owens in Support of Request to Continue Hearing — filed July 25, 2025
5. Motion to Proceed by Declaration and Waive Live Testimony (Fam. Code § 217; CRC 5.113) — filed July 23, 2025
6. Respondent's Response to Request to Renew Restraining Order — filed August 25, 2025
7. Ex Parte Application for Continuance of Hearing — filed October 7, 2025
8. Declaration of Laura Owens in Support of Ex Parte Application for Continuance — filed October 7, 2025
9. Expedited Request for Reconsideration of Motion to Continue (Based on Urgent Health Concerns) — filed October 17, 2025
10. Declaration of Laura Owens in Support of Expedited Request for Reconsideration — filed October 17, 2025
11. Notice of Hearing Renew Restraining Order on Oct. 22, 2025, Continued to Nov. 5, 2025 (Reasonable Accommodation) — filed October 22, 2025
12. Mini Minutes for October 22, 2025 Hearing — filed October 22, 2025
13. Proof of Service by Electronic Mail by the Court — filed November 4, 2025
14. Order on Media Request to Permit Coverage — Denied — filed November 4, 2025
15. Mini Minutes for November 5, 2025 Hearing — filed November 5, 2025

16. Notice of Hearing Renew Restraining Order on Nov. 5, 2025 — Dismissed —
filed November 5, 2025
 17. DVRO on Nov. 5, 2025 — Dismissed — filed November 5, 2025
 18. Motion to Correct and Augment the Record — filed December 3, 2025
 19. Declaration in Support of Motion to Correct and Augment the Record — filed
December 3, 2025
 20. Notice of Appeal — filed December 4, 2025
 21. Clerk's Notice of Filing of Notice of Appeal — filed December 9, 2025
 22. Register of Actions (entire docket) — as of December 14, 2025
-

B. REPORTER'S TRANSCRIPT

(CRC rule 8.130)

Appellant designates the Reporter's Transcript for the following hearing date:

- November 5, 2025 — Department 405A

If a reporter's transcript exists for this hearing, Appellant requests that it be included in full.

If no reporter's transcript exists, Appellant requests that the record reflect that no reporter's transcript was prepared for that date.

C. ELECTRONIC RECORD

Appellant requests that the Clerk's Transcript be prepared in electronic format.

DECLARATION UNDER PENALTY OF PERJURY

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Dated: December 18, 2025

Laura Michelle Owens /s/

Petitioner, In Pro Per

EXHIBIT 6-3

Civil Case Information Statement (Form APP-004)
confirming at Item 2(b) that no Notice of Entry was served
with attached Mini Minutes of November 5, 2025 dismissal

COURT OF APPEAL, 1st	APPELLATE DISTRICT, DIVISION 1	COURT OF APPEAL CASE NUMBER (if known): A175236
ATTORNEY OR PARTY WITHOUT ATTORNEY: _____ STATE BAR NUMBER: _____ NAME: Laura Owens FIRM NAME: _____ STREET ADDRESS: _____ CITY: Scottsdale STATE: AZ ZIP CODE: 85254 TELEPHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____ ATTORNEY FOR (name): Pro Per		<i>FOR COURT USE ONLY</i>
APPELLANT: Laura Owens RESPONDENT: Michael Marraccini		
SUPERIOR COURT OF CALIFORNIA, COUNTY OF SAN FRANCISCO STREET ADDRESS: 400 McAllister Street MAILING ADDRESS: _____ CITY AND ZIP CODE: San Francisco, CA 94102 BRANCH NAME: _____		
JUDGES (all who participated in case): Judge Carolyn Gold		SUPERIOR COURT CASE NUMBER: FDV-18-81369
CIVIL CASE INFORMATION STATEMENT		
NOTE TO APPELLANT: You must file this form with the clerk of the Court of Appeal within 15 days after the Court of Appeal assigns the appeal a case number. You must attach to this form a copy of the judgment or order being appealed that shows the date it was entered (see Cal. Rules of Court, rule 8.104 for definition of "entered"). A copy of this form must also be served on the other party or parties to this appeal. (CAUTION: An appeal in a limited civil case (Code Civ. Proc., § 85) may be taken ONLY to the appellate division of the superior court (Code Civ. Proc., § 904.2) or to the superior court (Code Civ. Proc., § 116.710 [small claims cases]).		

PART I – APPEAL INFORMATION

1. APPEALABILITY

a. Appeal is from:

- judgment after jury trial.
- judgment after court trial.
- default judgment.
- judgment after an order granting a summary judgment motion.
- judgment of dismissal under Code Civ. Proc., § 581d, 583.250, 583.360, or 583.430.
- judgment of dismissal after an order sustaining a demurrer.
- an order after judgment under Code Civ. Proc., § 904.1(a)(2).
- an order or judgment under Code Civ. Proc., § 904.1(a)(3)–(13).
- Other (describe and specify code section that authorizes this appeal):

b. Does the judgment appealed from dispose of all causes of action, including all cross-actions between the parties?

- Yes No (If no, please explain why the judgment is appealable): Postjudgment order affecting substantial rights.

2. TIMELINESS OF APPEAL (Provide all applicable dates.)

- a. Date of entry of judgment or order appealed from: **Nov 5, 2025**
- b. Date that notice of entry of judgment or a copy of the judgment was served by the clerk or by a party under California Rules of Court, rule 8.104: **Not served**
- c. Was a motion for new trial, for judgment notwithstanding the verdict, for reconsideration, or to vacate the judgment made and denied?
 Yes No (If yes, please specify the type of motion):
 Date notice of intention to move for new trial (if any) filed: _____
 Date motion filed: _____ Date motion denied: _____ Date denial served: _____
- d. Date notice of appeal or cross-appeal filed: **12/4/2025**

3. BANKRUPTCY OR OTHER STAY

Is there a related bankruptcy case or a court-ordered stay that affects this appeal? Yes No
 (If yes, please attach a copy of the bankruptcy petition [without attachments] and any stay order.)

Document received by the CA 1st District Court of Appeal.

APPELLATE CASE TITLE: L.O. v. Marraccini	APPELLATE COURT CASE NUMBER: A175236
---	---

PART III – PARTY AND ATTORNEY INFORMATION

In the spaces below or on a separate page or pages, list all the parties and all their attorneys of record who will participate in the appeal. For each party, provide all of the information requested on the left side of the page. On the right side of the page, if a party is self-represented please check the appropriate box and provide the party's mailing address, telephone number, fax number, and email address. If a party is represented by an attorney, on the right side of the page, check the appropriate box and provide all of the requested information about that party's attorney.

Responses to Part III are attached instead of below

Name of Party: Laura Owens Appellate court designation: <input checked="" type="checkbox"/> Appellant <input type="checkbox"/> Respondent Trial court designation: <input checked="" type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant <input type="checkbox"/> Other (specify):	<input type="checkbox"/> Represented by attorney <input checked="" type="checkbox"/> Self-represented Name of attorney: State Bar no: Firm name: Mailing address: Telephone no.: Fax no: Email address:
Name of Party: Michael Marraccini Appellate court designation: <input type="checkbox"/> Appellant <input checked="" type="checkbox"/> Respondent Trial court designation: <input type="checkbox"/> Plaintiff <input checked="" type="checkbox"/> Defendant <input type="checkbox"/> Other (specify):	<input checked="" type="checkbox"/> Represented by attorney <input type="checkbox"/> Self-represented Name of attorney: Omar Serrato State Bar no: 295975 Firm name: The Eagle Law Firm Mailing address: ██████████ San Bernardino, CA 92401-1508 Telephone no.: ██████████ Fax no: ██████████ Email address: ██████████
Name of Party: Michael Marraccini Appellate court designation: <input type="checkbox"/> Appellant <input checked="" type="checkbox"/> Respondent Trial court designation: <input type="checkbox"/> Plaintiff <input checked="" type="checkbox"/> Defendant <input type="checkbox"/> Other (specify):	<input checked="" type="checkbox"/> Represented by attorney <input type="checkbox"/> Self-represented Name of attorney: Rachel Elizabeth Juarez State Bar no: 273133 Firm name: Bersch Juarez LLP Mailing address: ██████████ Sherman Oaks, CA 91403-3199 Telephone no.: ██████████ Fax no: ██████████ Email address: ██████████
Name of Party: Appellate court designation: <input type="checkbox"/> Appellant <input type="checkbox"/> Respondent Trial court designation: <input type="checkbox"/> Plaintiff <input type="checkbox"/> Defendant <input type="checkbox"/> Other (specify):	<input type="checkbox"/> Represented by attorney <input type="checkbox"/> Self-represented Name of attorney: State Bar no: Firm name: Mailing address: Telephone no.: Fax no: Email address:

Additional pages attached

Date: January 20, 2025

This statement is prepared and submitted by:



Laura Owens

(SIGNATURE OF ATTORNEY OR SELF-REPRESENTED PARTY)

APPELLATE CASE TITLE: L.O. v. Marraccini	APPELLATE COURT CASE NUMBER: A175236
---	---

NOTICE TO PARTIES: A copy of this form must be served on the other party or parties to this appeal. If served by mail or personal delivery, **THE MAILING OR DELIVERY MUST BE PERFORMED BY SOMEONE WHO IS NOT A PARTY TO THE APPEAL.** Electronic service is authorized only if ordered by the court or if the party served has agreed to accept electronic service. A person who is at least 18 years old must complete the information below and serve all pages of this document. When all pages of this document have been completed and a copy served, the original may then be filed with the court.

PROOF OF SERVICE

Mail Personal Service Electronic Service

1. At the time of service I was at least 18 years of age.
2. My residence or business address is (*specify*):

3. I mailed, personally delivered, or electronically served a copy of the *Civil Case Information Statement (Appellate)* as follows (*complete a, b, or c*):
 - a. **Mail.** I am a resident of or employed in the county where the mailing occurred and am not a party to this legal action.
 - (1) I enclosed a copy in an envelope **and**
 - (a) deposited the sealed envelope with the United States Postal Service, with the postage fully prepaid.
 - (b) **placed** the envelope for collection and mailing on the date and at the place shown in items below, following our ordinary business practices. I am readily familiar with this business's practice for collecting and processing correspondence for mailing. On the same day that correspondence is placed for collection and mailing, it is deposited in the ordinary course of business with the United States Postal Service, in a sealed envelope with postage fully prepaid.
 - (2) The envelope was addressed and mailed as follows:
 - (a) Name of person served:
 - (b) Address on envelope:

 - (c) Date of mailing:
 - (d) Place of mailing (*city and state*):
 - b. **Personal delivery.** I am not a party to this legal action. I personally delivered a copy as follows:
 - (1) Name of person served:
 - (2) Address where delivered:

 - (3) Date delivered:
 - (4) Time delivered:
 - c. **Electronic service.** My electronic service address is (*specify*): [REDACTED]
 I electronically served a copy as follows:
 - (1) Name of person served: Omar Serrato and Rachel Juarez
 - (2) Electronic service address of person served: [REDACTED]
 - (3) On (*date*): January 20, 2025

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: January 20, 2025

Laura Owens
 (TYPE OR PRINT NAME)

Laura Owens
 (SIGNATURE OF DECLARANT)

For your protection and privacy, please press the Clear This Form button after you have printed the form.

Document received by the CA 1st District Court of Appeal.

MINI MINUTES FOR NOV-05-25 09:00 AM for

Department 405A (in D504 and using D414 Zoom)
November 5, 2025 | 09:00 AM
Bench Officer: Hon. Carolyn Gold, Judge
Clerk: Mechel Agustin
Reporter (private): Heather J. Bautista CSR#11600 [REDACTED] 408-315-7811
Bailiff: Deputy Belen

**NOTICE OF HEARING RENEW RESTRAINING ORDER
MOVING PARTY: PETITIONER LAURA OWENS**

All remote appearances are conducted through Zoom (a video platform) in accordance with San Francisco Local Rules of Court.

The Court has appointed Heather J. Bautista (credentials stated on the record) CSR # 11600 as the Certified Shorthand Reporter (CSR) for this matter today.

Matter is on calendar to Renew Restraining Order filed by Petitioner Laura Owens.

Public observers and/or media people are allowed inside the courtroom. All witnesses are directed to remain outside the courtroom.

Petitioner is not present. Respondent is present in the courtroom. Attorney Omar Serrato, counsel for Respondent and Attorney Rachael Juarez, associate counsel, are both present in the courtroom.

Because of the non-appearance of Petitioner, Petitioner's request to Renew Restraining Order is dismissed. The temporary restraining order against Respondent is dissolved.

Upon oral request of counsel Serrato, the Court holds in the Court's calendar the motion for attorney's fees and costs. The Court holds January 26, 2026, 9AM Department 405A as the hearing date. Counsel Serrato indicated he will prepare the motion in a month, and the Court will assign the held date upon filing of the motion.

No Order is prepared for today's hearing.

Document received by the CA 1st District Court of Appeal.

EXHIBIT 7

Behmke Reporting & Video Services

Invoice No. 78515AC

\$837.94

Court reporter cancellation fee for the October 22, 2025 trial date

Behmke Reporting and Video Services, Inc.

Invoice

*** ALWAYS THE SAME PERSONALIZED SERVICE ***

[Redacted]
[Redacted]
San Francisco, CA 94104
Phone: [Redacted]

Fax: [Redacted]

Invoice Date	Invoice #
Monday, November 3, 2025	78515AC

Omar R. Serrato
The Eagle Law Firm
[Redacted]
San Bernardino, CA 92401

Phone: [Redacted] Fax: [Redacted]

Witness:	Trial
Case:	Laura Owens v. Michael Marraccini
Venue:	Superior Court San Francisco County
Case #:	FDV-18-813693
Date:	10/22/2025
Start Time:	9:00 AM
End Time:	: 0
Reporter:	Belle Ball
Claim #:	
File #:	45218 36473SC

Description	Quan	Total
Reporter Cancellation	1	\$750.00
Standard Handling	1	\$67.50
Processing Fee - Credit Card	0.025	\$20.44
Late Fees	1	\$14.46
Sub Total		\$852.40
Payments		\$0.00
Balance Due		\$852.40

Thank you for choosing Behmke Reporting!

Fed. I.D. # 45-2048307

Terms: Payable upon receipt. Accounts unpaid after 30 days subject to a 1.5% late fee per month.

EXHIBIT 8

Wheels of Justice
Invoice No. 13007820
\$243.34

Court filing of Ex Parte RFO Package on October 1, 2025

Wheels of Justice

San Francisco, CA 94102 USA



INVOICE

BILL TO

Eagle Law Firm -
Eagle Law Firm 206
San Bernardino, CA 92401
Attn: Omar R Serrato Omar R
Serrato
Billing Code: Marraccini

SHIP TO

Eagle Law Firm -
Eagle Law Firm 206
San Bernardino, CA 92401
Attn: Omar R Serrato Omar R
Serrato
Billing Code: Marraccini

INVOICE # 13007820

DATE 10/24/2025

DUE DATE 10/24/2025

TERMS Due on receipt

DATE	INVOICE	AMOUNT
10/01/2025	Court Filing Service, On-Demand (>20 pages), Urban Court Court Filing Service, On-Demand (>20 pages), Urban Court Document(s) Rejected Failed to notify the opposing party regarding when the hearing will be, as well as being filed later than what they allow for Additionally, called the client to confirm the court date on Thursday, Otc 2nd, 2025 , 09/30/2025 Civic Center Courthouse 400 McAllister St, San Francisco, CA, 94102 Exparte Rfo Package , 13007820-Rejectionnotice.Pdf, Declaration Regarding Notice And Service Of Request For Temporary Emergency Ex Parte Orders, 13007820-Conformedcopy.Pdf	90.00
10/01/2025	Check Charge for Fee Advance Check Charge for Fee Advance Document(s) Rejected Failed to notify the opposing party regarding when the hearing will be, as well as being filed later than what they allow for Additionally, called the client to confirm the court date on Thursday, Otc 2nd, 2025 , 09/30/2025 Civic Center Courthouse 400 McAllister St, San Francisco, CA, 94102 Exparte Rfo Package , 13007820-Rejectionnotice.Pdf, Declaration Regarding Notice And Service Of Request For Temporary Emergency Ex Parte Orders, 13007820-Conformedcopy.Pdf	9.00
10/01/2025	Document Printing Charges Document Printing Charges	12.25
10/01/2025	Additional trip to Court, Court Filing Additional trip to Court, Court Filing	35.00
10/01/2025	Fees Advanced Court Fees Advanced to Complete Assignment	90.00
10/01/2025	Payment Processing Fee (formerly Convenience Fees) Payment Processing Fee	7.09

BILLING CODE: Marraccini

CASE #: FDV-18-813693

CASE NAME: Owens, Laura v. Marraccini, Michael

BALANCE DUE

\$243.34

EXHIBIT 9

Combs Reporting, Inc.

Statement F8107 reflecting Invoice No. 28284


\$2,000.00

Full-day in-person court reporter services by Heather Bautista
for the November 5, 2025 evidentiary hearing

STATEMENT

Account No.	Date
F8107	12/4/2025


Current	30 Days	60 Days
\$2,000.00	\$0.00	\$0.00
90 Days	120 Days & Over	Total Due
\$0.00	\$0.00	\$2,000.00

Accounts Payable
 The Eagle Law Firm

 San Bernadino CA 92401

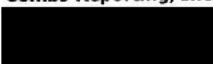
Invoice Date	Invoice No.	Balance	Job Date	Witness	Case Name
11/5/2025	28284	2,000.00	11/5/2025	trial	Laura Owens vs. Michael Marraccini

Tax ID: 11-3674829

Please detach bottom portion and return with payment.

Accounts Payable
 The Eagle Law Firm

 San Bernadino CA 92401

Account No. : F8107
 Date : 12/4/2025
Total Due : \$2,000.00

Remit To: **Combs Reporting, Inc.**

Discovery Bay CA 94505




PAYMENT WITH CREDIT CARD				
Cardholder's Name: _____				
Card Number: _____				
Exp. Date: _____		Phone#: _____		
Billing Address: _____				
Zip: _____		Card Security Code: _____		
Amount to Charge: _____				
Cardholder's Signature: _____				
Email: _____				

EXHIBIT 11

Declaration of Kristin Hardin
(October 30, 2025)

Eyewitness declaration of professional equestrian observing Petitioner at
WestWorld of Scottsdale
on October 21, 22, 24, 25, and 26, 2025

1 **THE EAGLE LAW FIRM**
2 **Omar R. Serrato, SBN #295975**

3 **San Bernardino, CA 92401**

4 **T:** [REDACTED]

5
6 Attorney for Respondent, MICHAEL MARRACCINI

7 **THE SUPERIOR COURT OF THE STATE OF CALIFORNIA**

8 **COUNTY OF SAN FRANCISCO**

10)
11) **Case No.: FDV-18-813693**
12)
13)
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15)
16)
17)
18)
19)
20)
21)
22)
23)
24)
25)
26)
27)
28)

Petitioner,

vs.

MICHAEL MARRACCINI

Respondent

**DECLARATION OF KRISTIN HARDIN
IN SUPPORT OF RESPONDENT**

I, KRISTIN HARDIN, declare and state as follows:

1. I am over the age of 18 and competent to testify to the matters contained herein. I have personal knowledge of the facts stated in this declaration.
2. I am submitting this declaration in support of the Respondent in the domestic violence restraining order renewal case (FDV18-813693) involving Laura Owens.
3. I am a professional equestrian and the owner/operator of Kristin Hardin Stables. I have been competing at the Grand Prix show jumping level for over 25 years. I operate a training facility in Portola Valley, California and regularly attend equestrian competitions

- 1 and events throughout the country, including at WestWorld of Scottsdale (16601 N Pima
- 2 Rd. Scottsdale, AZ 85260).
- 3 4. On October 21, 2025, I was at WestWorld of Scottsdale for the Scottsdale Fall Classic 2
- 4 equestrian event.
- 5 5. At approximately 3:00 PM MST, I observed Ryan Miller, a horse trainer in the Phoenix
- 6 area, riding a horse named Scirocco91 in the covered jumper arena.
- 7 6. Scirocco91 is owned by Laura Michelle Owens.
- 8 7. I noticed a thin female with a high ponytail and green top near Ryan during this time.
- 9 Based on my observations the following day, I believe this was Laura Owens.
- 10 8. On October 22, 2025, at approximately 11:00 AM MST, I saw Laura Owens at the
- 11 WestWorld facility.
- 12 9. I am certain this was Laura Owens, as I had a clear view of her face and body.
- 13 10. Laura was watching Ryan show Scirocco91.
- 14 11. During this observation, Laura was wearing a green hoodie identical to the green hoodie
- 15 on the woman I had seen the day before, and black leggings. Her hair was pulled back in
- 16 a ponytail, and she was wearing makeup.
- 17 12. I observed Laura's demeanor and behavior during this time. She appeared happy and was
- 18 smiling frequently. She did not appear to be in any distress or despair whatsoever.
- 19 13. I found it noteworthy that Laura did not greet or speak to anyone other than her trainer,
- 20 Ryan, which I thought was unusual behavior.
- 21 14. Laura arrived in a black Hyundai Tucson with a pink license plate. I observed her going
- 22 in and out of this vehicle multiple times, taking items to and from the car.
- 23 15. Laura remained at WestWorld for approximately one hour.
- 24 16. While watching Ryan, I observed Laura on her phone. She was holding the phone down
- 25 in front of her.
- 26 17. On Friday, October 24, 2025, I observed Laura at WestWorld accompanied by an
- 27 individual I later recognized as her mother, Jan Black.
- 28 18. I observed Laura and Jan walking together to the black Hyundai Tucson with the pink

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license plate.

19. Laura competed in several horse jumping events at the Scottsdale Fall Classic 2 equestrian competition at the WestWorld facility between Friday, October 24th - Sunday, October 26th, 2025, including the USHJA Hunter 2'6", OR Low Children's/Adult Hunter 2'6" and the OR Modified Child/Adult Eq O/F 2'9".
20. Laura took several first-place titles between Friday, October 24th - Sunday, October 26th, 2025 at the Scottsdale Fall Classic 2 equestrian event at the WestWorld facility, including "Champion" in the OR Low Children's/Adult Hunter 2'6".
21. At no time between Monday, October 21st-Sunday, October 26th did I observe Laura looking fatigued, distressed, in despair or experiencing any physical issues. On the contrary, she appeared happy, energetic, and smiling.

I declare under the penalty of perjury under the laws of the State of California that the forgoing is true and correct to the best of my knowledge.

Executed on the 30th of October, 2025

Respectfully Submitted,

Kristin Hardin

Kristin Hardin

Document Title:

2025.10.30 Declaration of Kristin Hardin.pdf

Status:

Closed

Email Title:

Declaration - Signature Requested

Email Message:

Good Afternoon, Please review the declaration and please sign. Please let me know if you have any questions!

Package ID:

e018b401-a0e5-4f05-bbbb-869aeaac4a5f

Action Recipient Time IP

Signed	[REDACTED]	2025-10-30 21:01:50 -0700	IP: 207.212.33.51
Viewed	[REDACTED]	2025-10-30 20:59:23 -0700	IP: 207.212.33.51

EXHIBIT 12

Arizona Travel Authorizations
September 3, 2025 and September 18, 2025 Maricopa County Superior
Court orders
modifying conditions of release for California travel

SUPERIOR COURT OF ARIZONA
MARICOPA COUNTY

CR2025-006831-001 DT

09/03/2025

HONORABLE JEFFREY A. RUETER

CLERK OF THE COURT
D. McHardy
Deputy

STATE OF ARIZONA

EDWARD DOUGLAS LEITER

v.

LAURA MICHELLE OWENS (001)

SANDRA SCHUTZ

D&C MATERIALS-CSC
JUDGE RUETER
PSD-RELEASE AND REPORTS

MINUTE ENTRY

The Court has received and reviewed the Defendant's Motion to Modify Conditions of Release to Allow for Travel, filed 09/02/2025.

The State taking no position and there being good cause appearing,

IT IS ORDERED granting the Motion and permitting the Defendant to travel to San Diego, California from 09/04/2025 to 09/08/2025, and from 09/10/2025 to 09/15/2025, and from 09/23/2025 to 09/26/2025.

All in accordance with formal written order signed by the Court on 09/02/2025 and filed by the Clerk of Court on 09/03/2025.

The Court has also received and reviewed the Defendant's Motion to File Under Seal, filed 09/02/2025.

There being good cause appearing,

SUPERIOR COURT OF ARIZONA
MARICOPA COUNTY

CR2025-006831-001 DT

09/03/2025

IT IS ORDERED granting the Motion and directing the Clerk of the Court to seal Exhibit I, not to be opened without further order of the Court.

All in accordance with formal written order signed by the Court on 09/02/2025 and filed by the Clerk of Court on 09/03/2025.

SUPERIOR COURT OF ARIZONA
MARICOPA COUNTY

CR2025-006831-001 DT

09/18/2025

HONORABLE JEFFREY A. RUETER

CLERK OF THE COURT
D. McHardy
Deputy

STATE OF ARIZONA

EDWARD DOUGLAS LEITER

v.

LAURA MICHELLE OWENS (001)

SANDRA SCHUTZ

JUDGE RUETER
PSD-RELEASE AND REPORTS

MINUTE ENTRY

The Court has received and reviewed the Defendant's Motion to Modify Conditions of Release to Allow for Travel, filed 09/16/2025.

The victim having no objection, the State taking no position and there being good cause appearing,

IT IS ORDERED granting the Motion and permitting the Defendant to travel to California from 09/18/2025 to 09/26/2025.

EXHIBIT 13

Reporter's Transcript Excerpt
September 11, 2020 Hearing
Hon. Sharon Reardon, Department 403
(transcript pages 6-7)
Ritchie v. Konrad reasonable-apprehension ruling

1 the photo of a can holding the Barry's -- a drink
2 holding at Barry's. So that he says that he was at
3 Barry's, and he goes along with the character the way
4 that he -- he's lying, and I don't feel safe, and this
5 is -- yeah, I'm sorry. That's all I wanted to add.

6 MR. MARRACCINI: The log shows that I was in
7 Burlingame.

8 THE COURT: At the exact time?

9 MR. MARRACCINI: Yeah. I mean, she screen-shotted
10 somehow my social media, and it shows that there's cars
11 perpendicular to the street when, if you were to be in
12 San Francisco with the shake, you would have to park
13 parallel with the sidewalk, but the log also shows that
14 I was in Burlingame at the time that she says that I
15 took this, this video, or this -- I don't know what it's
16 called, but like this on social media.

17 MS. OWENS: Okay. I also would like to add that
18 Mr. Marraccini knows that I have attended nearly 1,000
19 Barry's classes, and that that was a highlight of my one
20 thing I really pride myself on. He went to the gym
21 probably five times in total and either by posting
22 something related to Barry's Boot Camp that that would
23 be taunting me; that that was my identity. It has
24 nothing to do with his identity whatsoever.

25 THE COURT: Okay. So the standard in order to
26 renew a restraining order is simply that Petitioner is
27 in reasonable apprehension of future abuse, so I don't
28 go back and relitigate what the basis of the restraining

1 order was. It's just if she's still in reasonable
2 apprehension of future abuse, so by what she's telling
3 me, it sounds like she is still in a reasonable
4 apprehension of future abuse based on several different
5 factors that she's laid out.

6 So the Court, based on that standard, is going to
7 renew the order. I only have two choices that it's
8 either five years or permanent. Based on what I'm
9 hearing, I'm not going to do a permanent order, but I
10 will grant the request to renew for five years.

11 So it will be from the date of expiration five
12 additional years.

13 MR. MARRACCINI: Can I --

14 THE COURT: Yes, sir.

15 MR. MARRACCINI: Can I --

16 MS. OWENS: Thank you.

17 MR. MARRACCINI: The Domestic Violence Restraining
18 Order shows up on anytime I go for employment. I have a
19 child on the way. I don't want this to affect my
20 future. Is there a way I can do a civil restraining
21 order so this is because I want nothing to do with her,
22 and it's going to be the same thing, if I'm showing up
23 that she can still call the police, if that's what she
24 thinks.

25 But I would just ask that the Court would be kind
26 to give me a civil restraining order, if that's the
27 case.

28 THE COURT: So that's something you can look into.

EXHIBIT 14

Petitioner's "Life Threatening" Email to the Court
October 21, 2025, 4:19 PM PT



Omar Serrato <[redacted]>

URGENT - DVRO Hearing 10/22/25 - Medical Emergency & Request for Immediate Guidance - Owens v. Marraccini (FDV-18-813693)

1 message

Laura Owens <[redacted]> Tue, Oct 21, 2025 at 4:19 PM
To: Omar Serrato <[redacted]>, Department405A <[redacted]>, [redacted]

Dear Supervising Family Law Judge and ADA Coordinator,

I have a long-cause hearing in my Domestic Violence Restraining Order matter (FDV-18-813693) scheduled to begin tomorrow, October 22, 2025. At today's hearing, where I appeared on Zoom in Arizona, Judge Gold stated that if I do not appear in person tomorrow, my restraining order will be dismissed, even though the Court's own October 10 Mini-Minutes state that the Court "*strongly suggests in-person appearance*," which I understood to be advisory, not mandatory.

I have submitted medical documentation establishing that travel or in-person attendance poses a "life-threatening risk." My Expedited Request for Reconsideration of Motion to Continue (filed October 17, 2025, which is attached) included a letter from Dr. Colleen Green stating that in-person attendance "would be life-threatening for her." There is also an additional letter from Dr. Amr Nasef requesting that the Court "make accommodations for postponement of her required duties at this time."

Additionally, on August 5, 2025, I filed a Motion to Proceed by Declaration and Waive Live Testimony, which I have attached, and which included an ADA accommodation request based on diagnosed autism spectrum disorder, post-traumatic stress disorder, and related medical conditions. That motion has never been ruled upon.

Because the Court has said that non-appearance will result in dismissal of a long-standing protective order, originally stipulated to in 2018, I am seeking immediate guidance or relief under the Americans with Disabilities Act (42 U.S.C. § 12131 et seq.), California Government Code § 11135, and California Rules of Court, rule 1.100, which require reasonable accommodations to ensure meaningful access to judicial proceedings.

Opposing counsel and Judge Gold's department clerk have been copied on this message to ensure full transparency and compliance with ex parte communication rules.

Thank you for your urgent attention to this matter.

Respectfully,

Laura Owens

6 attachments



Dr. Amr Nasef letter.JPG
287K

2025.10.10_Mini-Minutes.pdf
577K

10-21-25 - letter to Supervising Judge Chan.pdf
66K

4/28/26, 12:08 PM

The Eagle Law Firm Mail - URGENT – DVRO Hearing 10/22/25 – Medical Emergency & Request for Immediate Guidance – Owen...



10-17-25 - Dr. Green letter.pdf

79K



Expedited Request for Reconsideration of Motion to Continue.pdf

150K



FINAL Request to Waive Live Testimony.pdf

5429K

EXHIBIT 16

Bankruptcy Compound Exhibit
In re Laura Owens
U.S. Bankruptcy Court, District of Arizona
Case No. 2:25-bk-11801-BKM

Sub-exhibits 16-1 through 16-4

EXHIBIT 16-1

Voluntary Petition and Schedules
(Doc. 1, filed December 8, 2025)

Fill in this information to identify your case:

United States Bankruptcy Court for the:

District of Arizona

Case number (if known): _____

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>1. Your full name</p> <p>Write the name that is on your government-issued picture identification (for example, your driver’s license or passport).</p> <p>Bring your picture identification to your meeting with the trustee.</p>	<p>Laura</p> <p>First name</p> <hr/> <p>Middle name</p> <p>Owens</p> <p>Last name</p> <hr/> <p>Suffix (Sr., Jr., II, III)</p>	<p>_____</p> <p>First name</p> <hr/> <p>Middle name</p> <hr/> <p>Last name</p> <hr/> <p>Suffix (Sr., Jr., II, III)</p>
<p>2. All other names you have used in the last 8 years</p> <p>Include your married or maiden names and any assumed, trade names and <i>doing business as</i> names.</p> <p>Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.</p>	<p>Emily</p> <p>First name</p> <hr/> <p>Laura</p> <p>Middle name</p> <hr/> <p>Wilson</p> <p>Last name</p> <hr/> <p>Business name (if applicable)</p>	<p>_____</p> <p>First name</p> <hr/> <p>Middle name</p> <hr/> <p>Last name</p> <hr/> <p>Business name (if applicable)</p>
<p>3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)</p>	<p>XXX - XX - ████</p>	<p>XXX - XX - _____</p>

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>4. Your Employer Identification Number (EIN), if any.</p>	<p>_____</p> <p>EIN</p>	<p>_____</p> <p>EIN</p>
<p>5. Where you live</p>	<p>_____</p> <p>Number Street</p> <hr/> <p>Scottsdale AZ 85254</p> <p>City State ZIP Code</p> <p>MARICOPA-AZ</p> <p>County</p> <p>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</p> <p>_____</p> <p>Number Street</p> <hr/> <p>P.O. Box</p> <hr/> <p>City State ZIP Code</p>	<p>If Debtor 2 lives at a different address:</p> <p>_____</p> <p>Number Street</p> <hr/> <p>City State ZIP Code</p> <p>County</p> <p>If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.</p> <p>_____</p> <p>Number Street</p> <hr/> <p>P.O. Box</p> <hr/> <p>City State ZIP Code</p>
<p>6. Why you are choosing this district to file for bankruptcy</p>	<p><i>Check one:</i></p> <p><input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p>	<p><i>Check one:</i></p> <p><input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</p> <p><input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)</p> <p>_____</p>

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under**

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

8. **How you will pay the fee**

- I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**

- No.
- Yes. District _____ When _____ Case Number _____
MM / DD / YYYY

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

- No.
- Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case Number, if known _____
MM / DD / YYYY

11. **Do you rent your residence?**

- No. Go to line 12
- Yes. Has your landlord obtained an eviction judgment against you?
 - No. No. Go to line 12
 - Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business? No. Go to Part 4.
 Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any _____
 Number Street _____
 City State ZIP Code _____

Check the appropriate box to describe your business:
 Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?
 For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?
 For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.
 Yes. What is the hazard? _____
 If immediate attention is needed, why is it needed? _____
 Where is the property? _____
 Number Street _____
 City State ZIP Code _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>15. Tell the court whether you have received a briefing about credit counseling.</p> <p>The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.</p> <p>If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.</p>	<p><i>You must check one:</i></p> <p><input checked="" type="checkbox"/> I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.</p> <p>Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.</p> <p><input type="checkbox"/> I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.</p> <p>Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any</p> <p><input type="checkbox"/> I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.</p> <p>To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.</p> <p>Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.</p> <p>Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.</p> <p><input type="checkbox"/> I am not required to receive a briefing about credit counseling because of:</p> <p><input type="checkbox"/> Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.</p> <p><input type="checkbox"/> Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.</p> <p><input type="checkbox"/> Active duty. I am currently on active military duty in a military combat zone.</p> <p>If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.</p>	<p><i>You must check one:</i></p> <p><input type="checkbox"/> I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.</p> <p>Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.</p> <p><input type="checkbox"/> I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.</p> <p>Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any</p> <p><input type="checkbox"/> I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.</p> <p>To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.</p> <p>Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.</p> <p>Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.</p> <p><input type="checkbox"/> I am not required to receive a briefing about credit counseling because of:</p> <p><input type="checkbox"/> Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.</p> <p><input type="checkbox"/> Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.</p> <p><input type="checkbox"/> Active duty. I am currently on active military duty in a military combat zone.</p> <p>If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.</p>

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
 No. Go to line 16b.
 Yes. Go to line 17
- 16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
 No. Go to line 16c.
 Yes. Go to line 17
- 16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?
 Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?
- No. I am not filing under Chapter 7. Go to line 18
 Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
 No
 Yes

18. How many creditors do you estimate that you owe?
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |

19. How much do you estimate your assets to be worth?
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

20. How much do you estimate your liabilities to be?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X _____
 Signature of Debtor 1

X _____
 Signature of Debtor 2

Executed on 12/08/2025
 MM / DD / YYYY

Executed on _____
 MM / DD / YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X _____ Date _____
 Signature of Attorney for Debtor MM / DD / YYYY

 Printed name

 Firm name

 Number Street

 City State ZIP Code

Contact phone _____ Email address _____

 Bar number State

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

- No
- Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

- No
- Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

- No
- Yes. Name of Person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

X _____
Signature of Debtor 1

Date 12/08/2025
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address [REDACTED]

X _____
Signature of Debtor 2

Date _____
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

Fill in this information to identify your case:

Debtor 1	<u>Laura</u>	<u>Owens</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the:	<u>District of Arizona</u>	
Case number (if known)	_____	

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X _____
Signature of Debtor 1

X _____
Signature of Debtor 2

Date 12/08/2025
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (If known)			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$ 0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 19,950.74
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 19,950.74

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$ 213,596.11
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+ \$ 50,153.97
Your total liabilities	\$ 263,750.08

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 0.00
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 3,303.02

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ _____

9. Copy the following special categories of claims from Part 4, line 6 of **Schedule E/F**:

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ _____
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ _____
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ _____
9d. Student loans. (Copy line 6f.)	\$ _____ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ _____ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ _____ 0.00
9g. Total. Add lines 9a through 9f.	\$ _____ 0.00

Fill in this information to identify your case:

Debtor 1	Laura	Owens
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the:	District of Arizona	
Case number (If known)		

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
- Yes. Where is the property?

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ _____

Current value of the portion you own? \$ _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →

\$ _____ 0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
- Yes

3.1 Make: Hyundai
 Model: Tucson
 Year: 2021
 Approximate mileage: 49155
 Other information:

Who has an interest in the property? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.
Current value of the entire property? \$ 13,000.00 **Current value of the portion you own?** \$ 17,000.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.
Current value of the entire property? \$ _____ **Current value of the portion you own?** \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.

→ \$ 17,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items? **Current value of the portion you own?**
Do not deduct secured claims or exemptions.

6. Household goods and furnishings
Examples: Major appliances, furniture, linens, china, kitchenware
 No
 Yes. Describe. \$ _____

7. Electronics
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
 No
 Yes. Describe. iPhone, computer \$ 600.00

8. Collectibles of value
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles
 No
 Yes. Describe. \$ _____

9. Equipment for sports and hobbies
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments
 No
 Yes. Describe. Well-used horseback riding tack \$ 300.00

10. Firearms
Examples: Pistols, rifles, shotguns, ammunition, and related equipment
 No
 Yes. Describe. \$ _____

11. Clothes
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories
 No
 Yes. Describe. Shoes and clothing, much of it used \$ 750.00

12. Jewelry
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver
 No
 Yes. Describe. Basic, everyday jewelry (none heirlooms or anything of value) \$ 250.00

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses

No

Yes. Describe. Two rescue dogs, one a 15 year old toy poodle mix and the other a 5 year old mutt \$ 1.00

14. **Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information. Prescription glasses \$ 10.00

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.** → \$ 1,911.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following? **Current value of the portion you own?**
Do not deduct secured claims or exemptions.

16. Cash
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes Cash: \$ 7.74

17. Deposits of money
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes..... Institution name: _____ \$ _____

18. Bonds, mutual funds, or publicly traded stocks
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes..... Institution or issuer name:
Charles Schwab \$ 618.00
Etrade \$ 414.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No
 Yes. Give specific information about them Name of entity: _____ % of ownership: 0 % \$ _____

20. Government and corporate bonds and other negotiable and non-negotiable instruments
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No
 Yes. Give specific information about them Issuer name: _____ \$ _____

21. Retirement or pension accounts
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No
 Yes. List each account separately. Type of account: _____ Institution name: _____ \$ _____

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- No
 Yes.....

Institution name or individual:

_____ \$ _____

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

- No
 Yes..... Issuer name and description:

_____ \$ _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- No
 Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

_____ \$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- No
 Yes. Give specific information about them

\$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- No
 Yes. Give specific information about them

\$ _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- No
 Yes. Give specific information about them

\$ _____

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Federal: \$ _____
 State: \$ _____
 Local: \$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.

Alimony:	\$	
Maintenance:	\$	
Support	\$	
Divorce Settlement:	\$	
Property Settlement:	\$	

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.

\$ _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company

of each policy and list its value. Company name: _____ Beneficiary: _____

\$ _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information.

\$ _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Give specific information.

\$ _____

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Give specific information.

\$ _____

35. Any financial assets you did not already list

No

Yes. Give specific information.

\$ _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

→ \$ 1,039.74

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- No. Go to Part 6.
- Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

- No
- Yes. Describe

\$ _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- No
- Yes. Describe

\$ _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- No
- Yes. Describe

\$ _____

41. Inventory

- No
- Yes. Describe

\$ _____

42. Interests in partnerships or joint ventures

- No
- Yes. Describe

Name of entity: _____ % of ownership: 0 %

\$ _____

43. Customer lists, mailing lists, or other compilations

- No
- Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

- No
- Yes. Describe

\$ _____

44. Any business-related property you did not already list

- No
- Yes. Give specific information

\$ _____

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

\$ 0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?
 No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

47. **Farm animals**
 Examples: Livestock, poultry, farm-raised fish
 No
 Yes \$ _____

48. **Crops—either growing or harvested**
 No
 Yes. Give specific information \$ _____

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**
 No
 Yes \$ _____

50. **Farm and fishing supplies, chemicals, and feed**
 No
 Yes \$ _____

51. **Any farm- and commercial fishing-related property you did not already list**
 No
 Yes. Give specific information \$ _____

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** → \$ _____

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?
Examples: Season tickets, country club membership
 No
 Yes. Give specific information

_____ \$ _____

54. Add the dollar value of all of your entries from Part 7. Write that number here → \$ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 → \$ 0.00

56. Part 2: Total vehicles, line 5 \$ 17,000.00

57. Part 3: Total personal and household items, line 15 \$ 1,911.00

58. Part 4: Total financial assets, line 36 \$ 1,039.74

59. Part 5: Total business-related property, line 45 \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$ _____

61. Part 7: Total other property not listed, line 54 +\$ 0.00

62. Total personal property. Add lines 56 through 61. \$ 19,950.74 Copy personal property total → +\$ 19,950.74

63. Total of all property on Schedule A/B. Add line 55 + line 62. \$ 19,950.74

Fill in this information to identify your case:

Debtor 1 Laura Owens
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) _____
 First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona

Case number
 (if known) _____

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
--	--	--

2.1 Clayton Echard Describe the property that secures the claim: \$ 196,260.11 \$ 0.00 \$ 196,260.11
 Creditor's Name Judgment from FC2023-052114
 Number Street
 Phoenix AZ ZIP Code
 City State ZIP Code
 Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Date debt was incurred Last 4 digits of account number

2.2 SBNA Describe the property that secures the claim: \$ 17,336.00 \$ \$
 Creditor's Name 2021 Hyundai Tucson
 P.O. BOX 961211
 Number Street
 Fort Worth TX 76161
 City State ZIP Code
 Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Date debt was incurred 12/19/2024 Last 4 digits of account number

Debtor 1 Laura Owens Case number (if known) _____
 First Name Middle Name Last Name

Part 1:	Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Last 4 digits of account number _____				
Column A dollar value totals from all pages.		\$ 213,596.11		

Debtor 1 Laura Owens Case number (if known) _____
First Name Middle Name Last Name

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	_____	On which line in Part 1 did you enter the creditor? _____
Name	_____	Last 4 digits of account number _____
Number Street	_____	
_____	_____	
City State ZIP Code	_____	

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (If known)			

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
- Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
<input type="checkbox"/>	\$ _____	\$ _____	\$ _____
Priority Creditor's Name _____			

Number Street _____			

City State ZIP Code _____			
Who incurred the debt? Check one.			
<input type="checkbox"/> Debtor 1 only			
<input type="checkbox"/> Debtor 2 only			
<input type="checkbox"/> Debtor 1 and Debtor 2 only			
<input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt			
Is the claim subject to offset?			
<input type="checkbox"/> No			
<input type="checkbox"/> Yes			
Last 4 digits of account number _____			
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply			
<input type="checkbox"/> Contingent			
<input type="checkbox"/> Unliquidated			
<input type="checkbox"/> Disputed			
Type of PRIORITY unsecured claim:			
<input type="checkbox"/> Domestic support obligations			
<input type="checkbox"/> Taxes and certain other debts you owe the government			
<input type="checkbox"/> Claims for death or personal injury while you were intoxicated			
<input type="checkbox"/> Other. Specify _____			

Part 2: List ALL of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?
 No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	Afterpay Nonpriority Creditor's Name 760 Market Street Number Street Floor 2 San Francisco CA 94102 City State ZIP Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	\$ 138.14

4.13	Alevea Mental Health Nonpriority Creditor's Name 2034 East Southern Avenue Number Street Tempe AZ 85282 City State ZIP Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	\$ 2,229.00
------	---	---	-------------

4.17	Anthem Law Nonpriority Creditor's Name 3715 West Anthem Way Number Street Suite 119 Anthem AZ 85086 City State ZIP Code	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply	\$ 4,100.00
------	--	---	-------------

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.

Total claim

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

4.12 Blue Cross Blue Shield of Arizona Last 4 digits of account number 5257 \$ 1,766.08

Nonpriority Creditor's Name

PO Box 81049

Number Street

When was the debt incurred? _____

Phoenix

AZ

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

4.2 BRCLYGAP Last 4 digits of account number _____ \$ 783.00

Nonpriority Creditor's Name

P.O. BOX 8803

Number Street

When was the debt incurred? _____

Wilmington

DE

19899

City

State

ZIP Code

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

4.3 Capital One Last 4 digits of account number _____ \$ 235.00

Nonpriority Creditor's Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim

PO BOX 71083
 Number Street

When was the debt incurred? _____

Charlotte NC 28272
 City State ZIP Code

As of the date you file, the claim is: Check all that apply

- Who incurred the debt? Check one.
- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
 - Check if this claim is for a community debt

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Is the claim subject to offset?
- No
 - Yes

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

4.15 Chaparral Veterinary Medical Center Last 4 digits of account number _____ \$ 4,391.09

Nonpriority Creditor's Name
 32100 North Cave Creek Road
 Number Street

When was the debt incurred? _____

Cave Creek AZ 85331
 City State ZIP Code

As of the date you file, the claim is: Check all that apply

- Who incurred the debt? Check one.
- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
 - Check if this claim is for a community debt

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Is the claim subject to offset?
- No
 - Yes

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

4.14 Cherry Tech Last 4 digits of account number _____ \$ 1,595.00

Nonpriority Creditor's Name
 2261 Market Street
 Number Street

When was the debt incurred? _____

San Francisco CA 94114
 City State ZIP Code

As of the date you file, the claim is: Check all that apply

- Who incurred the debt? Check one.
- Debtor 1 only
 - Debtor 2 only
 - Debtor 1 and Debtor 2 only
 - At least one of the debtors and another
 - Check if this claim is for a community debt

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Is the claim subject to offset?
- No

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim

Yes

4.6 Comenity Last 4 digits of account number _____ \$ 1,227.00
 Nonpriority Creditor's Name
PO BOX 182128 When was the debt incurred? _____
 Number Street
Columbus OH 43218
 City State ZIP Code
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____
 Is the claim subject to offset?
 No
 Yes

4.4 Credit One Bank Last 4 digits of account number _____ \$ 1,581.00
 Nonpriority Creditor's Name
PO BOX 60500 When was the debt incurred? _____
 Number Street
City of Industry CA 91716-0500
 City State ZIP Code
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____
 Is the claim subject to offset?
 No
 Yes

4.5 Credit One Bank Last 4 digits of account number _____ \$ 692.00
 Nonpriority Creditor's Name
PO BOX 60500 When was the debt incurred? _____
 Number Street
City of Industry CA 91716-0500
 City State ZIP Code
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Type of NONPRIORITY unsecured claim:
 Student loans

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth. Total claim

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt
- Is the claim subject to offset?
 - No
 - Yes
- Unliquidated
- Disputed
- Type of NONPRIORITY unsecured claim:
 - Student loans
 - Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 - Debts to pension or profit-sharing plans, and other similar debts
 - Other. Specify _____

4.19 Macy's Last 4 digits of account number 9860 \$ 428.82
 Nonpriority Creditor's Name
P.O. Box 6167 When was the debt incurred? _____
 Number Street
Sioux Falls SD 57117
 City State ZIP Code
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

4.8 Macys/CBNA Last 4 digits of account number _____ \$ 428.00
 Nonpriority Creditor's Name
3039 CORNWALLIS RD When was the debt incurred? _____
 Number Street
Durham NC 27709
 City State ZIP Code
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes

4.9 Midland Credit Management Inc. Last 4 digits of account number 6802 \$ 1,907.52
 Nonpriority Creditor's Name
PO Box 2004
 Number Street

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim

Warren MI 48090
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

4.10 Midland Credit Management Inc. Last 4 digits of account number 9447 \$ 1,046.77

Nonpriority Creditor's Name

PO Box 2004
 Number Street

Warren MI 48090
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

4.20 No Waste Grindings Last 4 digits of account number _____ \$ 1,145.00

Nonpriority Creditor's Name

515 East Carefree Highway
 Number Street

#1027

Phoenix AZ 85085
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify _____

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth. Total claim

Yes _____

4.21 Sonoran Ranch Services Last 4 digits of account number _____ \$ 435.00
 Nonpriority Creditor's Name

515 East Carefree Highway When was the debt incurred? _____
 Number Street

#169

Phoenix AZ 85085 As of the date you file, the claim is: Check all that apply
 City State ZIP Code

Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____

Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

4.11 Synco Carecredit Last 4 digits of account number _____ \$ 4,463.00
 Nonpriority Creditor's Name

PO BOX 965036 When was the debt incurred? _____
 Number Street

Orlando FL 32896 As of the date you file, the claim is: Check all that apply
 City State ZIP Code

Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____

Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

4.22 The Valley Law Group, LLC Last 4 digits of account number _____ \$ 1,942.50
 Nonpriority Creditor's Name

3101 North Central Avenue When was the debt incurred? _____
 Number Street

Suite 100

Phoenix AZ 85012 As of the date you file, the claim is: Check all that apply
 City State ZIP Code

Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Type of NONPRIORITY unsecured claim:
 Student loans

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.

Total claim

- Check if this claim is for a community debt
- Is the claim subject to offset?
- No
 Yes
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____

4.23 Waves Last 4 digits of account number _____ \$ 210.00
 Nonpriority Creditor's Name

Number Street _____

City State ZIP Code
New York NY 10003

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____

4.24 Zip Pay Last 4 digits of account number _____ \$ 945.60
 Nonpriority Creditor's Name

228 Park Avenue South
 Number Street
#59872

City State ZIP Code
New York NY 10003

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify _____

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

On which entry in Part 1 or Part 2 did you list the original creditor?

Name _____

Number Street _____

City _____ State _____ ZIP Code _____

Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. \$ _____
	6b. Taxes and certain other debts you owe the government	6b. \$ _____
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ _____
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + \$ _____
	6e. Total. Add lines 6a through 6d.	6e. \$ _____

		Total claim
Total claims from Part 2	6f. Student loans	6f. \$ _____ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ _____ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ _____ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + \$ _____ 50,153.97
	6j. Total. Add lines 6f through 6i.	6j. \$ _____ 50,153.97

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (If known)			

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	ATT Name _____ Number Street _____ City State ZIP Code	Cell phone contract
2.2	Santander Name _____ Number Street _____ City State ZIP Code	2021 Hyundai Tucson

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (if known)			

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No
 Yes. In which community state or territory did you live? _____ . Fill in the name and current address of that person.

 Name of your spouse, former spouse, or legal equivalent

 Number Street

 City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
Check all schedules that apply:	
<input type="checkbox"/> Name _____	<input type="checkbox"/> Schedule D, line _____
<input type="checkbox"/> Number Street _____	<input type="checkbox"/> Schedule E/F, line _____
<input type="checkbox"/> City State ZIP Code _____	<input type="checkbox"/> Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (if known)			

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

	Debtor 1	Debtor 2 or non-filing spouse
1. Fill in your employment information.		
If you have more than one job, attach a separate page with information about additional employers.		
Employment Status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Include part-time, seasonal, or self-employed work.		
Occupation may include student or homemaker, if it applies		
Occupation	Unemployed	
Employer's name		
Employer's address		
	Number Street	Number Street
	City State Zip Code	City State Zip Code
How long employed there?		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ 0.00	\$ _____
3. Estimate and list monthly overtime pay.	3. + \$ 0.00	+ \$ _____
4. Calculate gross income. Add line 2 + line 3.	4. \$ 0.00	\$ _____
Copy line 4 here	→ 4. \$ 0.00	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ _____
5e. Insurance	5e. \$ 0.00	\$ _____
5f. Domestic support obligations	5f. \$ 0.00	\$ _____
5g. Union dues	5g. \$ 0.00	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ _____
	5h. + \$ _____	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ _____
8b. Interest and dividends	8b. \$ 0.00	\$ _____
8c. Family support payment that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ _____
8d. Unemployment compensation	8d. \$ 0.00	\$ _____

		For Debtor 1	For Debtor 2 or non-filing spouse
8e. Social Security	8e.	\$ 0.00	\$ _____
8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.</small>			
Specify: _____	8f.	\$ 0.00	\$ _____
_____	8f.	\$ _____	\$ _____
8g. Pension or retirement income	8g.	\$ 0.00	\$ _____
8h. Other monthly income. Specify: <u>Family support for food and living expenses</u>	8h.	+ \$ 0.00	+ \$ _____
_____	8h.	+ \$ _____	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$ 0.00	\$ _____
10. Calculate monthly income. Add line 7 + line 9. <small>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.</small>	10.	\$ 0.00	+ \$ _____ = \$ 0.00
11. State all other regular contributions to the expenses that you list in Schedule J. <small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.</small>			
Specify: _____	11.	+ \$ _____	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. <small>Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies</small>	12.		\$ 0.00
			Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain:			

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (if known)			

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
- Yes. Does Debtor 2 live in a separate household?
- No
- Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

- No
- Yes. Fill out this information for each dependent

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental **Schedule J**, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on **Schedule I: Your Income** (Official Form 106I.)

	Your expenses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.	4. \$ 0.00
If not included in line 4:	
4a. Real estate taxes	4a. \$ 0.00
4b. Property, homeowner's, or renter's insurance	4b. \$ 0.00

Your expenses

4c. Home maintenance, repair, and upkeep expenses	4c.	\$	<u>0.00</u>
4d. Homeowner's association or condominium dues	4d.	\$	<u>0.00</u>
5. Additional mortgage payments for your residence , such as home equity loans	5.	\$	<u>0.00</u>
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	<u> </u>
6b. Water, sewer, garbage collection	6b.	\$	<u> </u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	<u>445.39</u>
6d. Other Specify: _____	6d.	\$	<u> </u>
7. Food and housekeeping supplies	7.	\$	<u>1,800.00</u>
8. Childcare and children's education costs	8.	\$	<u> </u>
9. Clothing, laundry, and dry cleaning	9.	\$	<u>225.00</u>
10. Personal care products and services	10.	\$	<u>100.00</u>
11. Medical and dental expenses	11.	\$	<u> </u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	<u>50.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	<u>250.00</u>
14. Charitable contributions and religious donations	14.	\$	<u> </u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20			
15a. Life insurance	15a.	\$	<u> </u>
15b. Health insurance	15b.	\$	<u> </u>
15c. Vehicle insurance	15c.	\$	<u> </u>
15d. Other. Specify: _____	15d.	\$	<u> </u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>No tax liability. I am under the income threshold for owing taxes.</u>	16.	\$	<u> </u>
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	<u>432.63</u>
17b. Car payments for Vehicle 2	17b.	\$	<u> </u>
17c. Other. Specify: _____	17c.	\$	<u> </u>
17d. Other. Specify: _____	17d.	\$	<u> </u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	<u> </u>
19. Other payments you make to support others who do not live with you.			

Your expenses

Specify: _____	19.	\$ _____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	\$ _____
20b. Real estate taxes	20b.	\$ _____
20c. Property, homeowner's, or renter's insurance	20c.	\$ _____
20d. Maintenance, repair, and upkeep expenses	20d.	\$ _____
20e. Homeowner's association or condominium dues	20e.	\$ _____
21. Other. Specify: <u>Food and cost of living paid for by family support.</u>	21.	+\$ _____
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.	22a.	\$ <u>3,303.02</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	\$ _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$ <u>3,303.02</u>
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$ <u>0.00</u>
23b. Copy your monthly expenses from line 22c above.	23b.	-\$ <u>3,303.02</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$ <u>0.00</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain here:		

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (If known)			

Check if this is an amended filing

Official Form 122A-1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/15

File this supplement together with Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the Voluntary Petition for Individuals Filing for Bankruptcy (Official Form 101).

- No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, There is no presumption of abuse, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. Are you a disabled veteran (as defined in 38 U.S.C. § 3741(1))?

- No. Go to line 3.
- Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?
10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
 - No. Go to line 3.
 - Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, There is no presumption of abuse, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. Are you or have you been a Reservist or member of the National Guard?

- No. Complete Form 122A-1. Do not submit this supplement.
- Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
 - No. Complete Form 122A-1. Do not submit this supplement.
 - Yes. Check any one of the following categories that applies:
 - I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.
 - I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on _____, which is fewer than 540 days before I file this bankruptcy case.
 - I am performing a homeland defense activity for at least 90 days.
 - I performed a homeland defense activity for at least 90 days, ending on _____, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, The Means Test does not apply now, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The exclusion period means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (if known)			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
- Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
- Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
Number Street	From To	<input type="checkbox"/> Same as Debtor 1 Number Street	<input type="checkbox"/> Same as Debtor 1 From To
City State ZIP Code		City State ZIP Code	
Number Street	From To	<input type="checkbox"/> Same as Debtor 1 Number Street	<input type="checkbox"/> Same as Debtor 1 From To
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No
- Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No
 Yes. Fill in the details.

	Debtor 1:		Debtor 2:	
	Source of Income Check all that apply.	Gross income (before deductions and exclusions)	Source of Income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating Business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating Business	\$ _____
For last calendar year: (January 1 to December 31, _____) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating Business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating Business	\$ _____
For last calendar year before that: (January 1 to December 31, _____) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating Business	\$ _____	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating Business	\$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No
 Yes. Fill in the details.

	Debtor 1:		Debtor 2:	
	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
For last calendar year: (January 1 to December 31, _____) YYYY	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
For the calendar year before that: (January 1 to December 31, _____) YYYY	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____
	_____	\$ _____	_____	\$ _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,575* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$8,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Creditor's Name		\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
Number Street				
City State ZIP Code				

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony

No.

Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$ _____	\$ _____	
Number Street				
City State ZIP Code				

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
 Include payments on debts guaranteed or cosigned by an insider.

- No.
- Yes. List all payments that benefited an insider

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name	_____	\$ _____	\$ _____	
Number Street	_____			

City State ZIP Code				

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- No
 Yes. Fill in the details.

Nature of the case		Court or agency	Status of the case
Case title <u>Owens v. Marraccini</u>	Not a debt - a DVRO I filed against Marraccini	<u>San Francisco Superior Court</u> Court Name	<input type="checkbox"/> Pending
Case number <u>FDV18-813-693</u>		_____ Number Street	<input checked="" type="checkbox"/> On appeal
		_____ City State ZIP Code	<input type="checkbox"/> Concluded
CA			
Nature of the case		Court or agency	Status of the case
Case title <u>Owens v. Gillespie</u>	Not a debt - a DVRO I filed against Gillespie	<u>Maricopa County Superior Court</u> Court Name	<input type="checkbox"/> Pending
Case number <u>FN2024-052375</u>		_____ Number Street	<input type="checkbox"/> On appeal
		_____ City State ZIP Code	<input checked="" type="checkbox"/> Concluded
AZ			
Nature of the case		Court or agency	Status of the case
Case title <u>State of Arizona v. Owens</u>	There has not been a conviction as of date of filing	<u>Maricopa County Superior Court</u> Court Name	<input checked="" type="checkbox"/> Pending
Case number _____		_____ Number Street	<input type="checkbox"/> On appeal
		_____ City State ZIP Code	<input type="checkbox"/> Concluded
AZ			
Nature of the case		Court or agency	Status of the case
Case title <u>Owens v. Echard</u>	Maricopa County Superior Court – civil judgment enforcement related to prior paternity case	<u>Maricopa County Superior Court</u> Court Name	<input type="checkbox"/> Pending
Case number <u>FC2023-052114</u>		_____ Number Street	<input type="checkbox"/> On appeal
		_____ City State ZIP Code	<input checked="" type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
 Check all that apply and fill in the details below.

- No. Go to line 11.
 Yes. Fill in the information below.

Describe the property		Date	Value of the property
_____ Creditor's Name		_____	\$ _____
_____ Number Street		Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.	
_____	_____	_____	_____
City	State	ZIP Code	

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- No
 Yes. Fill in the details.

Describe the action the creditor took		Date action was taken	Amount
_____ Creditor's Name		_____	\$ _____
_____ Number Street		_____ Describe the action the creditor took	
_____	_____	_____	_____
City	State	ZIP Code	Last 4 digits of account number: XXXX- _____

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
_____	_____	_____	_____
Person to Whom You Gave the Gift			

Debtor 1 Laura Owens
 First Name Middle Name Last Name

Case number (if known) _____

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
_____ Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code _____ Email or website address _____ Person Who Made the Payment, if Not You		_____	\$ _____

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
 Do not include any payment or transfer that you listed on line 16.

- No
 Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
_____ Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code		_____	\$ _____

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
 Do not include gifts and transfers that you have already listed on this statement.

- No
 Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
_____ Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code		

Person's relationship to you _____			
------------------------------------	--	--	--

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- No
 Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust _____		

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No
 Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX- _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No
 Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?

■ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
 Yes. Fill in the details.

Name of site		Governmental unit	Environmental law, if you know it	Date of notice
_____		Governmental unit _____	[]	_____
Number	Street	Number Street		
_____	_____	_____		
City	State ZIP Code	City State ZIP Code		
_____	_____	_____		

25. Have you notified any governmental unit of any release of hazardous material?

- No
 Yes. Fill in the details.

Name of site		Governmental unit	Environmental law, if you know it	Date of notice
_____		Governmental unit _____	[]	_____
Number	Street	Number Street		
_____	_____	_____		
City	State ZIP Code	City State ZIP Code		
_____	_____	_____		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
 Yes. Fill in the details.

Case title	Court or agency	Nature of the case	Status of the case
_____	Court Name _____	[]	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____	Number Street _____		
_____	_____		
_____	City State ZIP Code _____		
_____	_____		

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.
- Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business Quartet Farms LLC Business Name _____ Number Street _____ City State ZIP Code	Describe the nature of the business _____ Name of accountant or bookkeeper _____ _____ City State ZIP Code	Employer Identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____
---	---	---

Describe the nature of the business LizMax Investments LLC Business Name _____ Number Street _____ City State ZIP Code	Describe the nature of the business _____ Name of accountant or bookkeeper _____ _____ City State ZIP Code	Employer Identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____
--	---	---

Describe the nature of the business Keybacker Inc. Business Name _____ Number Street _____ City State ZIP Code	Describe the nature of the business _____ Name of accountant or bookkeeper _____ _____ City State ZIP Code	Employer Identification number Do not include Social Security number or ITIN. EIN: _____ Dates business existed From _____ To _____
--	---	---

Describe the nature of the business Stylete LLC Business Name _____ Number Street	Describe the nature of the business _____ _____ _____ City State ZIP Code	Employer Identification number Do not include Social Security number or ITIN. EIN: _____
---	---	--

Name of accountant or bookkeeper		Dates business existed	
_____	[]	From _____	To _____
City _____ State _____ ZIP Code _____			

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
- Yes. Fill in the details below.

Date issued _____

Name _____ MM / DD / YYYY

Number _____ Street _____

City _____ State _____ ZIP Code _____

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X _____ **X** _____
Signature of Debtor 1 Signature of Debtor 2

Date 12/08/2025 Date _____

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

- No
- Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
- Yes. Name of Person _____ Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (if known)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's SBNA name:	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of 2021 Hyundai Tucson property securing debt:		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	<input type="checkbox"/> No <input type="checkbox"/> Yes
Description of leased property:	

Debtor 1 Laura Owens Case number (if known) _____
First Name Middle Name Last Name

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X _____
Signature of Debtor 1
Date 12/08/2025
MM / DD / YYYY

X _____
Signature of Debtor 2
Date _____
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Laura	Owens
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the: <u>District of Arizona</u>		
Case number (If known)	_____	

Mailing List

List contains the name and address of each entity included on Schedules D, E/F, G, H and Creditor Information.

Clayton Echard [REDACTED] [REDACTED] Phoenix	AZ	85020
SBNA [REDACTED] Fort Worth	TX	76161
Afterpay [REDACTED] San Francisco	CA	94102
Alevea Mental Health [REDACTED] Tempe	AZ	85282
Anthem Law [REDACTED] Anthem	AZ	85086
Blue Cross Blue Shield of Arizona [REDACTED] Phoenix	AZ	
BRCLYGAP [REDACTED] Wilmington	DE	19899
Capital One [REDACTED] Charlotte	NC	28272

Chaparral Veterinary Medical Center [REDACTED]			
Cave Creek		AZ	85331
Cherry Tech [REDACTED]			
San Francisco		CA	94114
Comenity [REDACTED]			
Columbus		OH	43218
Credit One Bank [REDACTED]			
City of Industry		CA	91716-0500
Credit One Bank [REDACTED]			
City of Industry		CA	91716-0500
January Technologies [REDACTED]			
New York		NY	10013
Kikoff [REDACTED]			
San Francisco		CA	94107
Kolsrud Law [REDACTED]			
Phoenix		AZ	85003
Macy's [REDACTED]			
Sioux Falls		SD	57117
Macys/CBNA [REDACTED]			
Durham		NC	27709

Midland Credit Management Inc. [REDACTED]			
Warren		MI	48090
Midland Credit Management Inc. [REDACTED]			
Warren		MI	48090
No Waste Grindings [REDACTED]			
Phoenix		AZ	85085
Sonoran Ranch Services [REDACTED]			
Phoenix		AZ	85085
Synch Carecredit [REDACTED]			
Orlando		FL	32896
The Valley Law Group, LLC [REDACTED]			
Phoenix		AZ	85012
Waves			
		AZ	
Zip Pay [REDACTED]			
New York		NY	10003
ATT			
Santander			

EXHIBIT 16-2

United States Trustee's Application for FRBP 2004 Examination
(Doc. 34, filed February 12, 2026)

1 ILENE J. LASHINSKY (AZ #3073)
United States Trustee
2 District of Arizona

3 JENNIFER A. GIAIMO (NY #2520005)
Trial Attorney

4 [REDACTED]
5 Telephone: [REDACTED]

6 Email: [REDACTED]

7 IN THE UNITED STATES BANKRUPTCY COURT
8 FOR THE DISTRICT OF ARIZONA

9 In re:) Chapter 7
10 LAURA OWENS,)
Debtor.) Case No. 2:25-bk-11801-BKM
11) **UNITED STATES TRUSTEE'S**
12) **APPLICATION FOR FRBP 2004**
13) **EXAMINATION AND REQUEST FOR**
14) **PRODUCTION OF DOCUMENTS**

15 The United States Trustee ("UST"), by and through the undersigned counsel, files
16 this Application for FRBP 2004 Examination and Request for Production of Documents
17 pursuant to Federal Rule of Bankruptcy Procedure 2004 and Local Rule 2004-1 and
18 respectfully shows the following:

19 **MEMORANDUM OF POINTS AND AUTHORITIES**

20 Debtor, Laura Owens ("Debtor"), filed her voluntary Chapter 7 bankruptcy
21 petition in this case on December 8, 2025. See Docket #1. The UST recently learned facts
22 that the UST is required to investigate to ascertain whether an objection to Debtor's
23 discharge is appropriate in this case. In order to determine whether such an action is

1 appropriate, the UST deems it necessary to obtain documents from the Debtor and
2 examine the Debtor under oath.

3 The UST has authority to seek examinations under Rule 2004 of the Federal Rules
4 of Bankruptcy Procedure. *See* 28 U.S.C. § 586 and 11 U.S.C. § 307; *see also In re Youk-*
5 *See*, 450 B.R. 312, 316 (Bankr. D. Mass. 2011); *In re Countrywide Home Loans, Inc.*,
6 384 B.R. 373, 380-82 (Bankr. W.D. Pa. 2008) (describing history and powers of UST).
7 Further, it is generally accepted that the scope of a Rule 2004 examination is broad and
8 that a Rule 2004 motion may be considered *ex parte*. *See In re Symington*, 209 B.R. 678,
9 684-85 (Bankr. D. Md. 1997).

10 Based on the foregoing, the UST requests that the Court grant this motion *ex parte*
11 and issue the proposed order being lodged herewith requiring the Debtor to appear for
12 examination and produce the documents described in Exhibit A attached hereto.

13 WHEREFORE the UST requests that the Court grant this motion and issue the
14 proposed order requiring the Debtor to (1) appear on a date and time agreeable to the
15 parties or, if upon notice, after not less than 21 days' notice either in person or via Zoom
16 video conferencing application, for oral examination, which may be videotaped and will
17 be recorded by stenographic means and which will be taken before an officer authorized
18 by the laws of the United States to administer oaths and to take testimony; and (2)
19 produce for inspection and copying the documents described in Exhibit A attached
20 hereto, including electronically stored information, which are in the Debtor's possession,
21 custody, or control, by delivering originals or copies of the documents to the undersigned
22 counsel via either email directed to [REDACTED] or in hard copy format
23

1 by mail delivery to the attention of Jennifer A. Giaimo, Trial Attorney, Office of the
2 United States Trustee, [REDACTED] on a date
3 and time agreeable to the parties or, if upon notice, after not less than 21 days' notice.

4 RESPECTFULLY SUBMITTED this 12th day of February, 2026.

5 ILENE J. LASHINSKY
6 United States Trustee
7 District of Arizona

8 /s/ JAG (NY #2520005)

9 JENNIFER A. GIAIMO
10 Trial Attorney

11 **CERTIFICATE OF SERVICE**

12 This is to certify that on February 12, 2026, a copy of the foregoing pleading was
13 served on the Debtor via first class mail at the addresses listed below:

14 Laura Owens

15 [REDACTED]
16 Scottsdale, AZ [REDACTED]

17 /s/ Jennifer A. Giaimo

18 JENNIFER A. GIAIMO

1 **EXHIBIT A**

2 **Request for Production of Documents to Debtor**
3 **Laura Owens, 2:25-bk-11801-BKM**

4 **Instructions & Definitions:**

5 Please note that, in addition to producing copies of paper documents responsive to
6 these requests, the Debtor is obligated to produce all electronically stored information
7 that is responsive to these requests, including emails and text messages, and that such
8 electronically stored information should be produced either in native file format with all
9 metadata intact or in a non-native format (*e.g.*, TIFF images) with metadata included in
10 an accompanying file (*e.g.*, a database load file).

11 The Debtor is required to serve a written response to this request for documents.
12 In responding to these document requests, the Debtor shall produce documents in a
13 manner corresponding to the categories of this request and label documents that are
14 responsive to each request. If no responsive documents exist or if responsive documents
15 are not within the Debtor's possession, custody, or control, then the Debtor shall so state
16 in her written response.

17 For purposes of the following document requests, the term "PETITION DATE"
18 shall mean and refer to December 8, 2025.

19 For purposes of the following document requests, the term "RESPONSE DATE"
20 shall mean and refer to the date on which the Debtor responds to these document
21 requests.

22 **DOCUMENT REQUESTS**

- 23
1. **Tax Returns**. Please produce copies of federal and state tax returns, including
all schedules, attachments, and worksheets, prepared or filed by or for the
Debtor for tax years 2023 through 2025.
 2. **Financial Account Statements**. With respect to all bank, financial, brokerage,
credit card, checking, savings, money market, trust, stock trading, stock,
retirement, and debit accounts, held in the name of the Debtor or as to which
the Debtor had signatory authority or use or access, *e.g.*, by use of a debit or

1 credit card, during and covering the period, in whole or in part, from January 1,
2 2023, through the Response Date, including but not limited to all accounts
3 disclosed on the Debtor's Schedules and Statement of Financial Affairs
4 ("SOFA"), and Amended Schedules and SOFA and accounts in the name of
5 Quartet Farms, LLC, LizMax Investments LLC, Keybacker, Inc., and Stylete,
6 LLC, please produce the following:

- 7 a. Copies of all monthly or periodic statements for such accounts for the
8 period from January 1, 2023 through the Response Date;
- 9 b. Copies of checks or other instruments in excess of \$1,000 drawn on such
10 accounts during the period from January 1, 2023, through the Response Date;
- 11 c. Copies of all documents reflecting cashier's checks and money orders
12 purchased with funds from such accounts in excess of \$1,000 during the period
13 from January 1, 2023, through the Response Date; and
- 14 d. Copies of all deposited checks, other instruments, and documents from
15 which the source and nature of deposits into such accounts is discernible (*e.g.*,
16 deposit slips, check registers) for the period from January 1, 2023, through the
17 Response Date.
- 18 e. Copies of check registers, QuickBooks, or other documents that identify the
19 source and nature of deposits and the nature, purpose, and payee of
20 disbursements that are not readily identifiable from the statements (*e.g.*, checks
21 as to which copies of checks are not submitted, electronic transfers, etc.).
22
23

- 1 3. **Asset Sales.** Please produce copies of all documents pertaining to or showing
2 any sales of property or assets by the Debtor during the period from January 1,
3 2023, through the Response Date, including but not limited to purchase
4 agreements, bills of sale, escrow statements, closing statements, and
5 documents reflecting the receipt or disposition of sale proceeds.
- 6 4. **Insurance.** Please produce copies of all insurance policies as to which the
7 Debtor is a named insured with respect to any real or personal property at any
8 time between January 1, 2023 through the Response Date and copies of all
9 documents relating to any insurance claims filed by or on behalf of the Debtor
10 during the period from January 1, 2023, through the Response Date, including
11 but not limited to claim forms, correspondence with insurance companies,
12 settlement agreements, and documents reflecting the receipt or disposition of
13 insurance proceeds.
- 14 5. **Loan Applications.** Please produce copies of all loan applications, credit
15 applications, financial statements, and supporting documents submitted by or
16 on behalf of the Debtor to any financial institution, creditor, or lender during
17 the period from January 1, 2023, through the Response Date.
- 18 6. **Storage Units and Safe Deposit Boxes.** Please produce copies of all
19 documents relating to the leasing, rental, or use of any storage unit or safe
20 deposit box by the Debtor during the period from January 1, 2023, through the
21 Response Date, including but not limited to lease agreements, rental
22 agreements, payment records, and access logs.
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7. **Trusts.** Please produce copies of all trust documents, trust agreements, amendments, and related documents pertaining to any trust of which the Debtor is, was, or will be the creator, trustee, grantor, settlor, or beneficiary at any time during the period from January 1, 2023, through the Response Date, including but not limited to trust instruments, schedules of trust assets, financial statements, tax returns, and accountings.
8. **Cherry Tech Debt.** Please produce all documents reflecting invoices, receipts, account statements, or other related documents pertaining to the debt owed to Cherry Tech reflected on Debtor's Schedule E/F Item #4.14.

EXHIBIT 16-3

Notice of Lodging Proposed Order Granting FRBP 2004 Examination
(Doc. 35, filed February 12, 2026)

1 ILENE J. LASHINSKY (AZ #3073)
United States Trustee
2 District of Arizona

3 JENNIFER A. GIAIMO (NY #2520005)
Trial Attorney

4 [REDACTED]
5 Telephone: [REDACTED]

6 Email: [REDACTED]

7 IN THE UNITED STATES BANKRUPTCY COURT
8 FOR THE DISTRICT OF ARIZONA

9 In re:) Chapter 7
)
10 LAURA OWENS,) Case No. 2:25-bk-11801-BKM
)
11 Debtor.) **NOTICE OF LODGING ORDER**
) **GRANTING UNITED STATES**
12) **TRUSTEE'S APPLICATION FOR**
) **FRBP 2004 EXAMINATION AND**
13) **REQUEST FOR PRODUCTION OF**
) **DOCUMENTS**

14
15 PLEASE TAKE NOTICE that on February 12, 2026, the United States Trustee
16 ("UST") uploaded the attached proposed form of order granting the UST's Application
17 for FRBP 2004 Examination and Request for Production of Documents pursuant to
18 Federal Rule of Bankruptcy Procedure 2004 and Local Rule 2004-1.
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RESPECTFULLY SUBMITTED this 12th day of February, 2026.

ILENE J. LASHINSKY
United States Trustee
District of Arizona

/s/ JAG (NY #2520005)

JENNIFER A. GIAIMO
Trial Attorney

CERTIFICATE OF SERVICE

This is to certify that on February 12, 2026, a copy of the foregoing pleading was served on the Debtor via first class mail at the addresses listed below:

Laura Owens


/s/ Jennifer A. Giaimo

JENNIFER A. GIAIMO

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA

In re:) Chapter 7
)
LAURA OWENS,) Case No. 2:25-bk-11801-BKM
)
Debtor.) **ORDER GRANTING UNITED**
) **STATES TRUSTEE’S APPLICATION**
) **FOR FRBP 2004 EXAMINATION AND**
) **REQUEST FOR PRODUCTION OF**
) **DOCUMENTS**

Pending before the Court is the United States Trustee’s (“UST”) Application for FRBP 2004 Examination and Request for Production of Documents pursuant to Federal Rule of Bankruptcy Procedure 2004 and Local Rule 2004-1. Having considered the motion, the submissions, and the applicable law, the Court

ORDERS that the UST’s Application for FRBP 2004 Examination and Request for Production of Documents is GRANTED. The Court further ORDERS that the Debtor, Laura Owens (“Debtor”), shall (1) appear on a date and time agreeable to the parties or, if upon notice, after not less than 21 days’ notice either in person or via Zoom video conferencing application, for oral examination, which may be videotaped and will be recorded by stenographic means and which will be taken before an officer authorized by the laws of the United States to administer oaths and to take testimony; and (2) produce for inspection and copying the documents described in Exhibit A attached to the

1 UST's motion, including electronically stored information, which are in the Debtor's
2 possession, custody, or control, by delivering originals or copies of the documents to the
3 undersigned counsel via either email directed to [REDACTED] or in hard
4 copy format by mail delivery to the attention of Jennifer A. Giaimo, Trial Attorney,
5 Office of the United States Trustee, [REDACTED],
6 [REDACTED] on a date and time agreeable to the parties or, if upon notice, after not less than 21
7 days' notice.

8 SIGNED AND DATED ABOVE.
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EXHIBIT 16-4

Order Granting United States Trustee's Unopposed Motion
to Extend Deadline for Filing Section 727 Objection to Discharge
(signed February 23, 2026 by Hon. Brenda K. Martin)

Dated: February 23, 2026



Brenda K. Martin

Brenda K. Martin, Bankruptcy Judge

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA

In re:) Chapter 7
)
LAURA OWENS,) Case No. 2:25-bk-11801-BKM
)
Debtor.) ORDER GRANTING UNITED
) STATES TRUSTEE'S UNOPPOSED
) MOTION TO EXTEND DEADLINE
) FOR FILING SECTION 727
) OBJECTION TO DISCHARGE

Pending before the Court is the United States Trustee's ("UST") Unopposed Motion to Extend Deadline for Filing Section 727 Objection to Discharge. Having considered the motion, the submissions, and the applicable law, the Court

ORDERS that the UST's Unopposed Motion to Extend Deadline for Filing Section 727 Objection to Discharge is GRANTED and the UST shall have through May 27, 2026 to file a complaint objecting to the discharge of the debtor in the above-captioned case pursuant to 11 U.S.C. § 727.

SIGNED AND DATED ABOVE.

EXHIBIT 18

Petitioner's DV-700 Request to Renew Restraining Order
Section 4 Face Pages (form pages 2-3)
filed July 9, 2025
Section 4(a) ("I am afraid or worried...") left blank
Section 4(b) (alleged violations) checked

3 Request to Renew

a. When does your current restraining order expire?

(Expiration date: month, day, year): July 09, 2025

b. Has the order been renewed before?

No Yes (If yes, how many times?) 9

c. How long do you want the restraining order to be renewed for? (check one)

Five years Permanently Other (any length more than five years): _____

(Attach a copy of your current restraining order. Your current restraining order would be on form DV-130, DV-730, JV-255, or JV-265, and must have a judge's signature or stamp.)

4 Reason for Renewal

(In this section, explain why you want the judge to renew your restraining order.)

(Check all that apply)

a. I am afraid or worried that the person in **2** might abuse me in the future because:

(For information about what "abuse" means under the law, go to [form DV-500-INFO](#), *Can a Domestic Violence Restraining Order Help Me?*)

This is not a Court Order.

4 b. The person in 2 has violated the order

(Note: For the judge to grant your request, you do not have to prove to the judge that the person in 2 violated the order. But this information can help the judge make a decision, if it applies in your case.)

(1) Date violation happened (give estimate if you don't know the date): Various dates incl. June 10, 2024

Explain what the person in 2 did: See attached declaration.

FDV 18 813693

How often has the person in 2 violated the order like this?

Just this once 2-5 times Weekly Other: See attached.

Give dates of other violations or estimates of when they happened, if known:

(2) Date other violation happened (give estimate if you don't know the date): _____

Explain what the person in 2 did: _____

How often has the person in 2 violated the order like this?

Just this once 2-5 times Weekly Other: _____

Give dates of other violations or estimates of when they happened, if known:

c. Other reason or violation (explain):

~~See attached declaration.~~

Check here if you need more space. Attach a sheet of paper and write "Form DV-700, Reason for Renewal" for a title.

This is not a Court Order.



EXHIBIT 19

Stipulated Motion to Dismiss with Prejudice
In re Owens, U.S. Bankruptcy Court, District of Arizona
Doc. 45 (filed and entered April 15, 2026)

1 ILENE J. LASHINSKY (AZ #3073)
United States Trustee
2 District of Arizona

3 JENNIFER A. GIAIMO (NY #2520005)
Trial Attorney

4 [REDACTED]

Phoenix, Arizona 85003-1706

5 Telephone: [REDACTED]

6 Email: [REDACTED]

7 IN THE UNITED STATES BANKRUPTCY COURT
8 FOR THE DISTRICT OF ARIZONA

9 In re:) Chapter 7
)
10 LAURA OWENS,) Case No. 2:25-bk-11801-BKM
)
11 Debtor.) **STIPULATED MOTION TO DISMISS**
) **WITH PREJUDICE**
12)
13)

14 The United States Trustee (“UST”) and creditor Clayton Echard, by and through
15 their respective undersigned counsel, and debtor Laura Owens (“Debtor”), proceeding
16 *pro se*, hereby stipulate and move the Court for an order voluntarily dismissing the
17 above-captioned Chapter 7 bankruptcy case with prejudice to refile for one year,
18 subject to the terms and conditions set forth herein.

19 1. Debtor filed her voluntary Chapter 7 bankruptcy petition in this case on
20 December 8, 2025. *See Docket #1*. Debtor filed her petition *pro se*, and no attorney has
21 entered an appearance on her behalf in the administrative bankruptcy case.

22 2. On January 9, 2026, Clayton Echard filed an adversary complaint against
23 Debtor, which is proceeding under case number 2:26-ap-00007-BKM.

1 3. On February 12, 2026, the Court granted the UST's Application for Federal
2 Rule of Bankruptcy Procedure 2004 Examination. *See Docket #36.*

3 4. On February 23, 2026, the Court entered a stipulated order extending the
4 UST's deadline to file an adversary complaint against the Debtor to deny discharge
5 pursuant to 11 U.S.C. § 727. *See Docket #43.*

6 5. In order to resolve the issues presented by the bankruptcy filing and potential
7 denial of discharge action by the UST, the parties have agreed to the following:

8 a. Voluntary Dismissal. Debtor agrees to voluntarily dismiss her above-
9 captioned Chapter 7 bankruptcy case pursuant to 11 U.S.C. § 707(a).

10 b. Agreement Not to Refile. Debtor agrees that she will not file a
11 bankruptcy petition in any United States Bankruptcy Court for a period
12 of one (1) year from the date of entry of the order of dismissal in this
13 case (the "Bar Period").

14 c. Consequences of Violation; Reinstatement of This Case. In the event
15 that Debtor files a bankruptcy petition in any United States Bankruptcy
16 Court during the Bar Period in violation of Paragraph (b) above:

17 i. This case shall be automatically reinstated upon the filing of a
18 notice or motion to reinstate by any creditor, the Chapter 7
19 Trustee, or the UST;

20 ii. Debtor agrees that she will not oppose any notice or motion to
21 reinstate this case filed by any creditor, the Chapter 7 Trustee, or
22 the UST;
23

1 iii. The adversary proceeding filed by Clayton Echard in this case
2 shall likewise be reinstated in the same procedural posture as it
3 existed at the time this case was dismissed; and

4 iv. Upon reinstatement of this case, the UST shall have sixty (60)
5 days from the date of entry of the order reinstating the case to: (i)
6 notice and conduct a Rule 2004 examination of Debtor; and (ii)
7 file a complaint objecting to Debtor's discharge pursuant to 11
8 U.S.C. § 727. The deadline set forth in this Paragraph shall
9 supersede any previously applicable deadline under Fed. R.
10 Bankr. P. 4004.

11 d. Dismissal of Adversary Proceeding. The adversary proceeding filed by
12 Clayton Echard shall be dismissed without prejudice simultaneously
13 with the dismissal of this case.

14 e. In the event of reinstatement of this case pursuant to Paragraph (c)
15 above, Echard's adversary proceeding shall be reinstated as provided in
16 Paragraph (c)(iii) above.

17 f. Retention of Jurisdiction. The Court shall retain jurisdiction to enforce
18 the terms of the Stipulation provided for herein, to reinstate this case
19 upon a showing by any creditor, the Chapter 7 Trustee, or the UST that
20 Debtor has filed a bankruptcy petition during the Bar Period, and to
21 enter any orders necessary to effectuate the terms of this Stipulation.
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g. Effect of Dismissal. Except as provided in this Stipulation, dismissal of this case shall have the effects provided under applicable law, including 11 U.S.C. § 349.

h. Current Deadlines. The Parties agree that all deadlines currently in effect, including the May 27, 2026 deadline for the UST to file an adversary complaint against Debtor pursuant to 11 U.S.C. § 727, shall be held in abeyance pending the Court's ruling on this Stipulated Motion. In the event that the Court denies this Stipulated Motion, the Parties agree that the UST shall have sixty (60) days from the date of the denial of the Stipulated Motion to reschedule Debtor's Rule 2004 Examination and file an adversary proceeding to deny discharge pursuant to 11 U.S.C. § 727.

i. Authority. Each Party represents and warrants that the person executing this Stipulation on behalf of such Party has full authority to enter into and be bound by the terms hereof.

j. Entire Agreement. This Stipulation constitutes the entire agreement of the Parties with respect to the subject matter hereof and supersedes any prior understandings or agreements, whether written or oral, between the Parties relating to the same subject matter.

WHEREFORE the UST, Clayton Echard, and Debtor jointly request that the Court, upon notice and hearing, grant this Stipulated Motion and issue a Stipulated Order

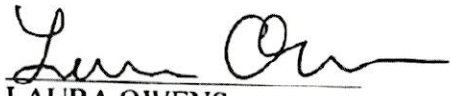
1 of Dismissal, to be lodged after notice and hearing, incorporating the terms of the parties'
2 agreement.

3 RESPECTFULLY SUBMITTED this 15th day of April, 2026.

4 ILENE J. LASHINSKY
5 United States Trustee
6 District of Arizona

7 /s/ JAG (NY #2520005)

8 JENNIFER A. GIAIMO
9 Trial Attorney

10 4/15/26 

11 LAURA OWENS
12 *Pro Se*

13 [REDACTED]
14 Scottsdale, AZ 85254

15 /s/ Markus Risinger (AZ #031524)

16 Markus Risinger
17 Woodnick Law, PLLC

18 [REDACTED]
19 Phoenix, AZ 85020

20 [REDACTED]
21 Email: [REDACTED]
22 Attorney for Clayton Echard
23

EXHIBIT 20

Adversary Complaint for Nondischargeability of Debt
Echard v. Owens
U.S. Bankruptcy Court, District of Arizona
Adversary Proceeding No. 2:26-ap-00007-BKM
Doc. 28 (filed January 9, 2026)

1 **WOODNICK LAW, PLLC**
1747 E. Morten Avenue, Suite 205
2 Phoenix, Arizona 85020

3 [REDACTED]
4 Gregg R. Woodnick, #020736
5 Markus Risinger #031524
6 [REDACTED]

Attorneys for Clayton Echard

7 **IN THE UNITED STATES BANKRUPTCY COURT**

8 **DISTRICT OF ARIZONA**

9
10 In re:

11 LAURA OWENS,
12 aka LAURA MICHELLE OWENS,
13 aka EMILY LAURA WILSON,

14 Debtor.

15
16 Clayton Echard,
17 Plaintiff,

18 v.

19 LAURA OWENS,
20 aka LAURA MICHELLE OWENS,
21 aka EMILY LAURA WILSON,

22 Defendant/Debtor.

Chapter 7

Case No.: 2:25-bk-11801-BKM

Adversary No. _____

**ADVERSARY COMPLAINT FOR
NONDISCHARGEABILITY OF DEBT
AGAINST DEBTOR LAURA OWENS,
ET AL**

23
24 Plaintiff Clayton Echard, through counsel, alleges the following for his *Complaint for*

25 *Nondischargeability of Debt:*

26 **PARTIES, JURISDICTION, AND VENUE**
27
28

1 1. This is an adversary proceeding under pursuant to 11 U.S.C. § 523 and Fed. R.
2 Bankr. P. 7001(d) & (f) to determine the non-dischargeability of debt owed by Debtor Laura
3 Owens to Plaintiff/Creditor Clayton Echard (hereafter "Echard") in connection with the
4 following state court cases (the "State Court Actions"):
5

6 In re Laura Owens and Clayton Echard
7 FC2023-052114
8 Superior Court of Arizona, Maricopa County, Family Division

9 Laura Owens v. Clayton Echard
10 2 CA-CV 24-0315
11 Arizona Court of Appeals, Division Two

12 Laura Owens v. Clayton Echard
13 CV-25-0124-PR
14 Supreme Court of Arizona

15 In re Laura Owens and Clayton Echard
16 FC2023-052771
17 Superior Court of Arizona, Maricopa County, Family Division

18 In re Clayton Echard and Laura Owens
19 CV2023-053952
20 Superior Court of Arizona, Maricopa County, Civil Division

21 State of Arizona v. Laura Michelle Owens
22 CR2025-007905-001
23 Superior Court of Arizona, Maricopa County, Criminal Division

24 2. The Debtor/Defendant, Laura Owens (hereafter "Owens"), filed for Chapter 7
25 bankruptcy in this matter on or about December 8, 2025.

26 3. Owens is an individual who currently resides, and at all relevant times has
27 resided, in Scottsdale, Arizona.
28

1 11. At the time of their acquaintance, Owens portrayed herself as an entrepreneur
2 with business interests in media, real estate, and the equitation (among others).

3 12. At the time of their acquaintance, Echard was—and still is—a real estate
4 advisor.
5

6 13. Owens represented to Echard that she wanted to invest in real estate and
7 sought his services as a real estate advisor.
8

9 14. Between May 17 and May 20, 2023, Owens and Echard viewed a few
10 properties in or around Scottsdale, Arizona.

11 15. On August 1, 2023, Owens filed a paternity lawsuit (FC2023-052114) in
12 Maricopa County, Arizona.
13

14 16. In the suit, Owens alleged she was pregnant and sought to establish paternity
15 by Echard and orders for legal decision-making, parenting time, and child support.
16

17 17. Echard denied the allegation and asserted, in his petition for a finding of non-
18 paternity, that Owens fabricated a pregnancy and could not be pregnant by him because they
19 did not have intercourse.

20 18. Additional collateral litigation arose between Owens and Echard, including
21 Owens's petition for an order of protection against Echard and Echard's petition for an
22 injunction against harassment against Owens. Owens testified in court and in depositions
23 several times as a result of the paternity action, the order of protection action, and the
24 injunction against harassment action.
25
26

27 19. The Superior Court of Arizona conducted a bench trial to resolve the
28 outstanding issues in the paternity action on June 10, 2024.

1 20. Owens admitted to introducing evidence into the proceedings that she altered,
2 including misrepresenting test data and identity.

3 21. The Superior Court heard testimony from Owens, Echard, and two expert
4 witnesses concerning the plausibility of Owens's alleged pregnancy, her fraudulent
5 alteration of test results, and other misconduct in the paternity proceedings.
6

7 22. The Superior Court found that Owens brought the paternity action without
8 basis or merit, testified falsely, misled the court, altered documents introduced into
9 evidence, and acted with improper purpose in the suit against Echard. The Superior Court
10 also found Owens knowingly presented a false claim and awarded Echard his attorney fees
11 and costs associated with FC2023-052114.
12

13 23. On August 19, 2024, the Superior Court entered judgment for Echard and
14 against Owens, in the amount of \$149,219.76 plus interest at the legal rate beginning 180
15 days from the judgment, for attorney fees and costs incurred in the fraudulent paternity
16 action.
17

18 24. Owens appealed the judgment to the Arizona Court of Appeals. The Arizona
19 Court of Appeals affirmed the judgment and awarded Echard additional attorney fees and
20 costs incurred in defense of the appeal via two judgments entered May 6 and May 28, 2025.
21 The total amount of these judgments is \$40,259.50 plus interest at the legal rate.
22

23 25. Owens petitioned the Arizona Supreme Court for review of the lower court
24 judgments. The Arizona Supreme Court denied review and awarded Echard additional
25 attorney fees and costs via judgment entered September 19, 2025. The total amount of this
26 judgment is \$6,597.06 plus interest at the legal rate.
27
28

1 26. In total, Owens owes Echard \$196,076.32 in principal, plus interest at the
2 legal rate from the above dates, in judgments.

3 27. In addition to awarding Echard a judgment for attorney fees and costs incurred
4 in the paternity litigation, the Superior Court found that Owens had engaged in a pattern of
5 similar behavior against individuals other than Echard and referred the matter to the
6 Maricopa County Attorney's Office for further investigation of Owens's actions pursuant to
7 A.R.S. §§ 13-2702 and 13-2809.
8
9

10 28. On or about May 1, 2025, a grand jury indicted Owens with seven felony
11 charges relating to her conduct toward Echard and the paternity litigation. The case number
12 for the first indictment was CR2025-006831 in Maricopa County, Arizona.
13

14 29. On or about November 4, 2025, a grand jury indicted Owens with six
15 additional felony charges relating to similar conduct against another victim prior to her
16 meeting Echard. The charges in the original indictment were dismissed without prejudice
17 and brought again in consolidation with the new indictment with, upon information and
18 belief, one additional charge relating to Echard. The case number for all charges arising
19 from both indictments is CR2025-007905 in Maricopa County, Arizona. The case remains
20 pending as of the time of this adversary complaint.
21
22

23 30. Upon information and belief, the charges specifically resulting from Owens's
24 conduct toward Echard—or conduct done in relation to the paternity litigation against
25 Echard—include fraudulent schemes/artifices (A.R.S. § 13-2310), forgery of a written
26 instrument (A.R.S. § 13-2002), five counts of perjury via false sworn statement (A.R.S. §
27 13-2702), and tampering with physical evidence (A.R.S. § 13-2310).
28

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B. If such grounds are discovered, a judgment declaring that Owens is not entitled to discharge of any debts under 11 U.S.C. § 727(a)(2), (a)(3), (a)(4), or (a)(5);

C. Notwithstanding any findings pursuant to 11 U.S.C. § 727, a judgment declaring Echard's claims, including principal indebtedness and interest, against Owens are not dischargeable under 11 U.S.C. § 523(a)(6); and

D. Any further relief the Court deems just and proper.

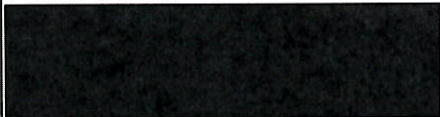
DATED: January 9, 2026.


WOODNICK LAW, PLLC




Markus Risinger
Gregg R. Woodnick
Attorneys for Clayton Echard

COPY of the foregoing mailed (or *served electronically) on January 9, 2026 to:

Laura Owens

Debtor, in propria persona

Eric M. Haley
P.O. Box 13390
Scottsdale, AZ 85267

Bankruptcy Trustee

Stuart Bradley Rodgers

Attorney for Bankruptcy Trustee

By: /s/ Jordan Taylor

EXHIBIT 21

Application to Have the Chapter 7 Filing Fee Waived
(Sworn Indigency)
In re Owens, Doc. 22-2
signed under penalty of perjury December 8, 2025
ordered granted December 27, 2025



Dated: December 27, 2025

Brenda K. Martin

Brenda K. Martin, Bankruptcy Judge

Check if this is an amended filing

3

Fill in this information to identify your case:

Debtor 1 **Laura Michelle Owens**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **District of Arizona**

Case number
(If known) **25-11801**

Official Form 103B

Application to Have the Chapter 7 Filing Fee Waived

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: Tell the Court About Your Family and Your Family's Income

1. What is the size of your family?
Your family includes you, your spouse, and any dependents listed on Schedule J: Your Expenses (Official Form 106J).

Check all that apply:

- You
- Your spouse
- Your dependents

How many dependents?

Total number of people

FILED USBC PHX
2025 DEC 8 PM 2:00

2. Fill in your family's average monthly income.

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out Schedule I: Your Income, see line 10 of that schedule.

Subtract any non-cash governmental assistance that you included above.

Your family's average monthly net income

That person's average monthly net income (take-home pay)

You \$ 0

Your spouse + \$

Subtotal \$

- \$

Total \$ 0

3. Do you receive non-cash governmental assistance?

- No
- Yes. Describe.....

Type of assistance

[Empty box for describing assistance]

4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?

- No
- Yes. Explain.....

[Empty box for explaining income change]

5. Tell the court why you are unable to pay the filing fee in installments within 120 days. If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

I currently have no income and no ability to pay the filing fee. I am fully dependent on family for basic living expenses and cannot afford to make payments now or within 120 days.

Part 2: Tell the Court About Your Monthly Expenses

6. Estimate your average monthly expenses.
 Include amounts paid by any government assistance that you reported on line 2. \$ 4077.63
 If you have already filled out *Schedule J, Your Expenses*, copy line 22 from that form.
7. Do these expenses cover anyone who is not included in your family as reported in line 1? No Yes. Identify who.....
8. Does anyone other than you regularly pay any of these expenses? No Yes. How much do you regularly receive as contributions? \$ 2750 monthly
 If you have already filled out *Schedule I: Your Income*, copy the total from line 11.
9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months? No Yes. Explain

Part 3: Tell the Court About Your Property

If you have already filled out *Schedule A/B: Property (Official Form 106A/B)* attach copies to this application and go to Part 4.

10. How much cash do you have?
Examples: Money you have in your wallet, in your home, and on hand when you file this application
 Cash: \$ 7.77
11. Bank accounts and other deposits of money?
Examples: Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.
- | | Institution name: | Amount: |
|---------------------------|------------------------|------------------|
| Checking account: | <u>Bank of America</u> | \$ <u>7.74</u> |
| Savings account: | | \$ |
| Other financial accounts: | <u>Charles Schwab</u> | \$ <u>618</u> |
| Other financial accounts: | <u>Etrade</u> | \$ <u>414.41</u> |
12. Your home? (if you own it outright or are purchasing it)
Examples: House, condominium, manufactured home, or mobile home
- | Number | Street | Current value: |
|--------|--------|---------------------------------------|
| | | \$ |
| City | State | ZIP Code |
| | | |
| | | Amount you owe on mortgage and liens: |
| | | \$ |
13. Other real estate?
- | Number | Street | Current value: |
|--------|--------|---------------------------------------|
| | | \$ |
| City | State | ZIP Code |
| | | |
| | | Amount you owe on mortgage and liens: |
| | | \$ |
14. The vehicles you own?
Examples: Cars, vans, trucks, sports utility vehicles, motorcycles, tractors, boats
- | | | | |
|----------|----------------|--------------------------|------------------|
| Make: | <u>Hyundai</u> | Current value: | \$ <u>13,281</u> |
| Model: | <u>Tucson</u> | Amount you owe on liens: | \$ <u>17,336</u> |
| Year: | <u>2021</u> | | |
| Mileage: | <u>49,155</u> | | |
| Make: | | Current value: | \$ |
| Model: | | Amount you owe on liens: | \$ |
| Year: | | | |
| Mileage: | | | |

Debtor 1

Laura

First Name Middle Name

MICHELLE

Middle Name

OWENS

Last Name

Case number (if known)

15. Other assets?

Do not include household items and clothing.

Describe the other assets:

[Empty box for describing other assets]

Current value: \$ _____

Amount you owe on liens: \$ _____

16. Money or property due you?

Examples: Tax refunds, past due or lump sum alimony, spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, workers' compensation, personal injury recovery

Who owes you the money or property?

How much is owed?

\$ _____
\$ _____

Do you believe you will likely receive payment in the next 180 days?

No

Yes. Explain:

[Empty box for explanation]

Part 4: Answer These Additional Questions

17. Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules?

No

Yes. Whom did you pay? Check all that apply:

- An attorney
- A bankruptcy petition preparer, paralegal, or typing service
- Someone else _____

How much did you pay?

\$ _____

18. Have you promised to pay or do you expect to pay someone for services for your bankruptcy case?

No

Yes. Whom do you expect to pay? Check all that apply:

- An attorney
- A bankruptcy petition preparer, paralegal, or typing service
- Someone else _____

How much do you expect to pay?

\$ _____

19. Has anyone paid someone on your behalf for services for this case?

No

Yes. Who was paid on your behalf? Check all that apply:

- An attorney
- A bankruptcy petition preparer, paralegal, or typing service
- Someone else _____

Who paid? Check all that apply:

- Parent
- Brother or sister
- Friend
- Pastor or clergy
- Someone else _____

How much did someone else pay?

\$ _____

20. Have you filed for bankruptcy within the last 8 years?

No

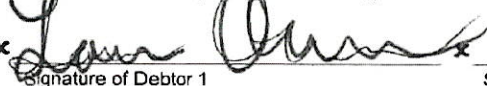
Yes. District _____ When _____ Case number _____
MM/ DD/ YYYY

District _____ When _____ Case number _____
MM/ DD/ YYYY

District _____ When _____ Case number _____
MM/ DD/ YYYY

Part 5: Sign Below

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.

x  x

Signature of Debtor 1

Signature of Debtor 2

Date 12 / 08 / 2025
MM / DD / YYYY

Date _____
MM / DD / YYYY

EXHIBIT 22

Email Thread with Department 405A, Unified Family Court
Superior Court of California, County of San Francisco
April 13-17, 2026
Court's confirmation that no Notice of Entry was served
and Court's reservation of July 20, 2026 hearing date

EXHIBIT 22

Email Thread with Department 405A

(Confirmation that No Notice of Entry Was Served and 7/20/2026 Hearing Date Reservation)

*Source: Gmail thread 19d8830da925e7f4, retrieved from office@eaglelawfirm.org mailbox.
Six-message thread between Jocelyn Esqueda (Eagle Law Firm) and Deputy Court Clerk III Mechel Agustin (SF Sup. Ct., Dept. 405A), April 13-17, 2026.*

From: Jocelyn Esqueda [REDACTED]
To: Department405A <[REDACTED]>; Mechel Agustin [REDACTED]
Date: Monday, April 13, 2026 at 10:25 AM PT
Subject: FDV-18-813693 — Reserve a court date for Attorney Fees

Good Morning Department 405A,

Mr. Serrato would like to request a court date for Mr. Serrato's motion for attorney fees and costs, pending the court's availability. I have left a voicemail for this department and the clerks office, as well.

Please let me know.

Thank you

--

Serrato Law, APC
Jocelyn Esqueda
Legal Assistant
[REDACTED]

From: Department405A [REDACTED]
To: Jocelyn Esqueda [REDACTED]
Cc: Department405A [REDACTED]
Date: Monday, April 13, 2026 at 11:51 AM PT
Subject: Re: FDV-18-813693 — Reserve a court date for Attorney Fees

Good morning,

If the motion is available/ready, these dates can work: June 8, June 15, and June 29 9am are available.

If counsel needs time to prepare the motion, and will take a while, I can give dates in July/August.

The Court will reserve only up to 2hours (usually 1hr) for this issue. Pls advise.

Best regards,

Mechel Agustin
Deputy Court Clerk III
Unified Family Court
Superior Court of California
County of San Francisco

From: Jocelyn Esqueda [REDACTED]
To: Department405A [REDACTED]
Date: Monday, April 13, 2026 at 12:01 PM PT
Subject: Re: FDV-18-813693 — Reserve a court date for Attorney Fees

Good Morning,

Can you provide dates in July/August?

Also, can you confirm that after the Nov 5th hearing, a final notice of dismissal was/was not served to all parties?

Thank you

From: Department405A [REDACTED]
To: Jocelyn Esqueda [REDACTED] Department405A
[REDACTED]
Date: Monday, April 13, 2026 at 1:36 PM PT
Subject: Re: FDV-18-813693 — Reserve a court date for Attorney Fees

Any Monday 9am in July/August works.

No dismissal was sent to all parties. It's done on the record on 11/05/25.

If you have further question(s), please add the opposing party.

Your previous email is regarded as a general question, thus opposing party is not required to be added.

-Mechel Agustin

From: Jocelyn Esqueda [REDACTED]
To: Department405A [REDACTED]
Cc: Omar Serrato [REDACTED]
Date: Thursday, April 16, 2026 at 12:14 PM PT
Subject: Re: FDV-18-813693 — Reserve a court date for Attorney Fees

Good Afternoon,

Thank you.

Can we confirm Monday, July 20th, 2026 at 9:00AM?

From: Department405A [REDACTED]
To: Jocelyn Esqueda [REDACTED] Department405A
[REDACTED]
Cc: Omar Serrato [REDACTED]
Date: Friday, April 17, 2026 at 8:30 AM PT
Subject: Re: FDV-18-813693 — Reserve a court date for Attorney Fees

Good morning,

07/20/26 9am is reserved. I'll reserve it for 1 hour in Court's Outlook. This date will not appear in the Court's system until the motion is filed. Please file the motion timely to be properly calendared. You can put in your notes to E-filing clerk that this date is pre-approved by 405A.

Thank you,

-Mechel Agustin

EXHIBIT 23

Chan/Yee Forged MyChart Letters
Purported Sutter Health MyChart messages
August 13, 2016 and August 31, 2016
identified by the Berryhill forensic examination as fabrications



Attn: My Health Online
P.O. Box 255386
Sacramento, California 95865-5386

Name: Laura M Owens | DOB: 5/14/1990 | PCP: John Chung Kai Chan, MD

Re: Ovarian cancer (Owens)

To: Laura M Owens
From: John Chung Kai Chan, MD
Sent: 8/13/2016 6:37 AM PDT

Dear Laura,

Thank you for your e-mail. I am sorry you are going through such a rough time right now and will do my best to help you through it.

I read the messages you sent me from your boyfriend and answer his questions. Stage IA is without a doubt considered to be true cancer and something that we take very seriously. You are correct, Laura, that this cancer is found only in one ovary. He is incorrect in his saying that this means you just 'might' have malignant cancer cells. Please tell him that yes, I have diagnosed you with 'real' ovarian cancer, not something that just 'may' be there. I am not sure what is meant by the message you forwarded that says I would only be diagnosing it if it were something other than stage IA. That is a very real stage and simply means it has not spread beyond your right ovary. I recommend looking at the American Cancer Society's website page for more information.

In addition, you can let him know that your diagnosis and treatment has been complicated by your pregnancy, which on its own has been extremely difficult and unusual. I would strongly encourage him to change his attitude and support you at this time. I sincerely hope things get better.

All the best,
John Chung Kai Chan, MD

MyChart® licensed from Epic Systems Corporation, © 1999 - 2016.



Attn: My Health Online
P.O. Box 255386
Sacramento, California 95865-5386

Name: Laura M Owens | DOB: 5/14/1990 | PCP: John Chung Kai Chan, MD

8/30 (Owens)

To: Laura M Owens
From: Rebecca Yee, MD
Sent: 8/31/2016 4:46 PM PDT

Hi Ms. Owens,

Yesterday (8/30/16), you received ovary removal surgery (oophorectomy) of your right ovary as well as a surgical abortion. Due to your recent medical history, I will wait to confirm pregnancy termination until blood work and a follow-up ultrasound are completed, although there were no complications during the procedure. As you explained to me, you have already experienced emotional side effects such as extreme fatigue, depression, and mood swings. These are common and I would ask your boyfriend to support you during recovery.

Best regards,

Rebecca Yee, MD

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EXHIBIT 24

Petitioner-Appellant's Ex Parte Application
for Extension of Time to File Opening Brief

Court of Appeal, First Appellate District

Owens v. Marraccini, Case No. A175236

filed and granted April 23, 2026

Laura Owens

Scottsdale, Arizona 85254

Tel:

Email:

LAURA OWENS,
Petitioner in Pro Per

*** GRANTED to June 29, 2026. ***

April 23, 2026 Humes, P.J.

COURT OF APPEAL OF THE STATE OF CALIFORNIA
FIRST APPELLATE DISTRICT

Laura Owens, Petitioner

v.

**Michael Marraccini,
Respondent**

**PETITIONER-
APPELLANT'S EX PARTE
APPLICATION FOR
EXTENSION OF TIME TO
FILE OPENING BRIEF**

(Court of Appeal Case
No. A175236

San Francisco Superior Court
Case No. FDV-18-813693)

Petitioner-Appellant Laura Owens applies ex parte pursuant to California Rules of Court, rule 8.60, for a 60-day extension of time to file her Opening Brief, currently due April 28, 2026, to and including June 27, 2026.

I. INTRODUCTION

On November 5, 2025, Petitioner's request to renew a domestic violence restraining order was dismissed for non-appearance on a record that does not accurately reflect what occurred that morning. Since that dismissal, Petitioner has actively sought appellate

representation. In the weeks immediately preceding this filing, two sources of legal counsel who had each conducted substantive reviews of this matter declined to represent her — not because the appeal lacks merit, but because the facts underlying it are not in the official record. Both stated they would reconsider once that deficiency is corrected. The sixty days Petitioner requests are what is needed to correct that record, secure the representation these reviewers have confirmed this appeal warrants, and prepare a brief that accurately presents what this Court is being asked to decide.

The record deficiency is traceable to a specific and documented procedural problem. On December 3, 2025, Petitioner filed a Motion to Correct and Augment the Record in the San Francisco Superior Court. That motion was never contested and was never ruled upon. The following day, Petitioner filed her Notice of Appeal, which under settled California law divested the trial court of jurisdiction over the pending motion. (*Varian Medical Systems, Inc. v. Delfino* (2005) 35 Cal.4th 180, 189.) The motion has never been adjudicated in any court.

As a result, the facts underlying this appeal are not before this Court. The official record — five pages documenting a four-minute proceeding — reflects only that Petitioner did not appear and the matter was dismissed. It contains no reference to the two written pre-hearing notifications Petitioner sent the Court advising of a life-threatening medical emergency; the Court's written acknowledgments of those notifications, received before the hearing began; the medical documentation she submitted; her offer of HIPAA authorization that no one accepted; the ADA accommodation requests she raised and which were denied; the *ex parte* communications between Court staff and Respondent's counsel from which she was entirely excluded the day before the hearing; or her formal written refusal to waive her statutory right to an official court reporter — a refusal that, under the Court's own written directive, required the matter to be continued.

That record cannot support meaningful appellate review. An Opening Brief filed on it would misrepresent the proceeding it purports to address. Sixty days to correct the record, obtain counsel, and brief the actual issues presented — against a backdrop of active State Bar proceedings against both of Respondent’s attorneys who appeared at the dismissal hearing, and new conduct by Respondent requiring legal investigation — is not a delay. It is the minimum necessary to proceed responsibly.

II. THE RECORD VERSUS WHAT ACTUALLY OCCURRED

A. The Official Record

The Reporter's Transcript on Appeal spans five pages and records the following: at 9:26 a.m. on November 5, 2025, the Court called the case, noted Petitioner's absence, appointed a privately retained reporter pro tempore because no official reporter was available, dismissed the matter for non-appearance, permitted Respondent's counsel to reserve on attorneys' fees, and adjourned. The entire proceeding lasted approximately four minutes.

B. November 4, 2025: The Day Before the DVRO Renewal Hearing

At 10:05 a.m. on November 4, the Court emailed all parties that there was a high chance no official court reporter would be available the following day and that, because this was a DVRO trial, the matter would need to be continued if any party declined to waive. Petitioner relied on that representation. She did not waive.

What followed was a series of communications from which she was entirely excluded. At 10:10 a.m. — five minutes after the Court's all-parties email — Respondent's counsel emailed the Court's department directly, without Petitioner, to inquire about securing a private reporter. That discussion continued throughout the afternoon: at 3:32 p.m., Court staff asked whether the proposed reporter was certified; at 3:42 p.m., Respondent's

counsel confirmed one had been secured; at 4:08 p.m., Court staff asked for her name and license number. Petitioner was not copied on any of it.

She was added to the chain at 4:40 p.m. — after the reporter had been identified and approved through a process conducted entirely between one party's counsel and the Court. Upon receiving that communication, Petitioner immediately filed a formal written objection invoking Government Code section 68086(d)(2) and California Rules of Court, rule 2.956(c)(1), documented her exclusion, and explicitly declined to waive her statutory right to an official reporter. Under rule 2.956(c)(1), the Court was required to reflect on the record whether each party waived or refused to waive. The mini-minutes are silent on the subject entirely.

At 5:08 p.m. — the first moment Petitioner had confirmation the hearing might proceed — her family purchased emergency last-minute air travel from Scottsdale, Arizona, where she currently resides, to San Francisco for the following morning. She transmitted the confirmation to the Court that evening.

C. November 5, 2025: The Morning of the DVRO Renewal Hearing

In the early morning hours of November 5, Petitioner suffered a sudden and severe medical emergency. She was vomiting blood and was transported to HonorHealth Hospital's emergency department, where she was admitted for a procedure under anesthesia.

At 6:21 a.m. — more than three hours before the matter was called — Petitioner emailed the Court and all counsel describing her condition, her hospital admission, and her physical inability to appear. She submitted medical documentation and offered without reservation to execute HIPAA authorizations permitting immediate independent verification by both the Court and Respondent's counsel.

Court Manager Frances Yokota replied at 7:11 a.m.: "*Email received. Thanks.*"

At 6:53 a.m., Petitioner sent a second notification: she was being formally admitted, the procedure under anesthesia was proceeding, she was expected to remain hospitalized overnight, and she requested a continuance.

Court Manager Yokota replied at 7:33 a.m.: "*Good morning Ms. Owens. Email received. Thanks.*"

The Court thus received written notice of a life-threatening medical emergency, accompanied by medical documentation and an offer of HIPAA verification, and acknowledged it in writing twice before the matter was called. No continuance was considered. The verification Petitioner offered was never requested. The case was dismissed in four minutes. The Reporter's Transcript contains no reference to any of this.

D. The Consequences

The record before this Court supports only one inference: Petitioner failed to appear without explanation. That inference is false, and it forecloses the appellate review this case requires. It is also the inference Respondent has been exploiting publicly. He has made statements — both while the restraining order was actively in force and continuing as recently as the date of this filing — characterizing himself as a victim of Petitioner, a finding no court has ever made, and implying that prior judicial findings have been vacated or reversed, which is likewise false. No prior finding has been vacated. The November 5 dismissal was purely procedural, entered without any evaluation of evidence or determination on the merits. The incomplete record provides no corrective account because it does not reflect the circumstances that actually produced the dismissal.

III. THE MOTION TO CORRECT AND AUGMENT THE RECORD HAS NEVER BEEN RULED UPON AND MUST BE ADDRESSED BEFORE BRIEFING

The Motion to Correct and Augment filed December 3, 2025, pursuant to California Rules of Court, rules 8.137 and 8.155, and Code of Civil Procedure sections 909 and 128, sought to place before this Court each of the categories of omitted material described in Section II. It was not opposed or denied. It became unreachable when the Notice of Appeal filed the following day divested the trial court of jurisdiction. It has never been adjudicated.

This Court has authority under California Rules of Court, rule 8.155 to augment the record to include materials necessary to the appeal's proper determination. The materials at issue — Petitioner's pre-hearing medical notifications and the Court's written acknowledgments; her medical documentation and HIPAA offer; her formal written non-waiver of her right to an official court reporter; her denied ADA accommodation requests; the ex parte communications from which she was excluded; and her emergency travel booking — are not peripheral. They are the factual predicate of every issue this appeal presents.

Preparing an adequate motion to augment requires identifying each item with specificity, establishing provenance and authenticity, and demonstrating relevance to each issue on appeal. Petitioner did not understand this to be the necessary path until legal counsel identified the record deficiency as the dispositive obstacle to representation in the weeks immediately preceding this filing. She has moved as promptly as circumstances allow. It is the foundational step without which no Opening Brief can responsibly be filed, and sixty days is the minimum time necessary to pursue it.

IV. BOTH ATTORNEYS WHO APPEARED AT THE DISMISSAL HEARING ARE THE SUBJECTS OF ACTIVE STATE BAR PROCEEDINGS ARISING FROM THEIR CONDUCT IN THIS LITIGATION

Prior to the November 5, 2025 hearing, Petitioner filed California State Bar complaints against both attorneys who appeared when she was dismissed: Omar Raul Serrato, Esq., lead counsel for Respondent, who secured the dismissal and immediately moved to reserve on attorneys' fees; and Rachel Elizabeth Juarez, Esq., associate counsel. Both complaints arose from conduct in connection with this litigation and were filed before the hearing occurred.

Both complaints have progressed beyond intake. Each has been assigned to a named State Bar Trial Counsel and has required the production of specific documentary evidence in furtherance of the State Bar's evaluation. The misrepresentations under investigation include public statements made by counsel about the DVRO renewal proceedings — specifically, statements about Petitioner's whereabouts, and about whether she offered or refused to provide medical verification, an offer the documentary record confirms she made.

The implications for this application are direct. Petitioner must prepare an appellate brief, without counsel, in a proceeding whose central facts are simultaneously under active State Bar investigation, against attorneys who are subjects of that investigation and who hold every structural advantage over an unrepresented party. Courts have recognized the fundamental fairness concerns this dynamic creates. (*Elkins v. Superior Court* (2007) 41 Cal.4th 1337, 1364.) Those concerns are materially heightened where, as here, the professional conduct of opposing counsel is under active regulatory review for alleged misrepresentations about the very facts at issue on appeal. The extension Petitioner requests is not dilatory. It is the minimum consistent with proceeding responsibly.

V. PETITIONER HAS DILIGENTLY PURSUED APPELLATE REPRESENTATION AND FACES DOCUMENTED FINANCIAL HARDSHIP

Petitioner's pursuit of appellate counsel has been continuous and in good faith. The written declinations she received in the weeks immediately preceding this filing — from two separate sources of legal counsel, each of whom reviewed this matter substantively before concluding that the incomplete record precluded representation — are evidence of that diligence, not its failure. Both expressly invited Petitioner to reapply once the record is corrected, confirming that the appeal is viable and that a clear path to representation exists.

Her inability to retain private counsel is not a matter of preference. Petitioner is currently a party to a bankruptcy proceeding with a hearing scheduled before the United States Bankruptcy Court for the District of Arizona on May 14, 2026. The financial circumstances that necessitated that filing are the same circumstances that have made private appellate representation inaccessible. A 60-day extension would allow her to address that hearing, continue her search for representation, and pursue the record augmentation that must precede any meaningful briefing.

VI. NEW CONDUCT BY RESPONDENT REQUIRES INVESTIGATION AND MAY WARRANT INDEPENDENT LEGAL RELIEF

Petitioner has identified conduct by Respondent raising questions on two distinct legal theories, neither of which she can adequately evaluate without counsel.

First, when a renewal petition is filed before an existing order's expiration, the order remains operative pending adjudication. (Fam. Code, § 6345; *Nakamura v. Parker* (2007) 156 Cal.App.4th 327, 334.) Petitioner filed her renewal petition on July 10, 2025. The order therefore remained in force through at least November 5, 2025. Respondent participated in public media appearances made during that period that were broadcast to a

substantial national audience. The then-active order expressly prohibited Respondent from disturbing Petitioner's peace, harassing her, and contacting her directly or indirectly by any means. Those recordings contain material falsehoods about Petitioner directly and irreconcilably contradicted by Respondent's own sworn deposition testimony of January 2018, by audio recordings in Petitioner's possession, and by contemporaneous text messages in Petitioner's possession reflecting Respondent's own words — establishing that the misrepresentations reflect not a difference in recollection but deliberate falsehood. Their broadcast foreseeably generated sustained harassment directed at Petitioner.

Second, and independently, Respondent has made public statements beginning in the period immediately following the November 5, 2025 dismissal and continuing as recently as the date of this filing, containing the same category of deliberate falsehoods — contradicted by the same deposition testimony, audio recordings, and contemporaneous text messages described above — distributed to a substantial national audience. The deliberate public dissemination of materially false statements about a person, made repeatedly and to a national audience in a manner that foreseeably generates sustained harassment directed at that person, constitutes conduct that destroys the mental or emotional calm of the subject of that conduct within the meaning of Family Code section 6320. (In re Marriage of Nadkarni (2009) 173 Cal.App.4th 1483, 1497.) California courts have held that such conduct need not occur within the context of an existing order to constitute abuse cognizable under the Domestic Violence Prevention Act; it is precisely this category of conduct that warrants the issuance of a new protective order. (Fam. Code, §§ 6203, 6320.) Determining the precise legal basis for relief and its full scope requires analysis Petitioner cannot responsibly undertake without counsel.

VII. THE BALANCE OF EQUITIES COMPELS RELIEF

On one side: a self-represented domestic violence survivor whose ADA accommodation requests were denied; who suffered a life-threatening medical emergency on the morning

of her hearing; who notified the Court in writing before the proceeding began; whose notifications were acknowledged in writing before the matter was called; who submitted medical documentation and offered HIPAA verification that no one accepted; who was dismissed despite all of this; who the day before the hearing was entirely excluded from ex parte communications between Court staff and Respondent's counsel regarding whether the hearing could legally proceed — communications that determined the outcome of that question without her knowledge or participation; who filed a formal written objection to the privately retained reporter and explicitly declined to waive her statutory right to an official court reporter, a refusal that under the Court's own written directive required the matter to be continued; who filed a motion to correct the record that was jurisdictionally stranded the following day and has never been adjudicated; who diligently pursued appellate representation for months and received declinations in the weeks before her deadline that identified a correctable path forward and invited reapplication once that path is taken; who faces documented financial hardship evidenced by a pending bankruptcy proceeding; who must proceed against attorneys under active State Bar investigation for alleged misrepresentations about these very proceedings; and who has been subjected to sustained and documented harassment as a direct and foreseeable result of Respondent's public conduct. She asks for sixty days — time that would allow her to correct the record, reapply for representation, and brief this appeal properly.

On the other side: a party who publicly solicited and raised in excess of \$50,000 for his legal representation in this matter from an online community whose members have directed sustained harassment at Petitioner — harassment that flows directly from Respondent's public portrayal of himself as a victim, a portrayal the judicial record does not support. Respondent stipulated to the original domestic violence restraining order in 2018 rather than contest it. The San Francisco Superior Court granted the 2020 renewal on the merits. The order remained in force for seven years. Respondent has nonetheless made public statements — contradicted by his own sworn deposition testimony of

January 2018, by audio recordings in Petitioner's possession, and by contemporaneous text messages reflecting his own words — in which he portrays himself as the aggrieved party and implies that prior judicial findings have been vacated or reversed. Neither is true. No prior finding has been vacated. The public campaign built on those misrepresentations has generated the sustained harassment Petitioner now faces, financed in part by the same community that funded Respondent's legal representation in these proceedings. Respondent enters this appeal fully funded, fully represented, and facing no cognizable prejudice from a 60-day extension of time.

The 2018 restraining order — which Respondent stipulated to rather than contest — was supported by a sworn declaration from Karen Ilmberger, a complete stranger to both parties seated directly in front of them on their December 30, 2016 flight to Iceland. Ms. Ilmberger declared under oath that Respondent was "*emotionally and verbally abusing Ms. Owens for a long time*"; that "*he was so menacing that I felt her life was at stake were she to stay with him*"; and that she was so frightened of Respondent that she omitted her own name from the note she passed to Petitioner because she "*was afraid that he would come after me if he found the note.*" That account — from a disinterested witness who had never met either party — has never been challenged in any court. Respondent stipulated to the order it supported in 2018, contested the 2020 renewal and lost, and the order stood for seven years.

The Domestic Violence Prevention Act was enacted to prevent acts of domestic violence and their recurrence. (Fam. Code, § 6220.) Its provisions are construed liberally in favor of protection. Denying this application would forfeit — through procedural attrition — the appellate rights of a petitioner whose absence was caused by a documented medical emergency acknowledged by the Court itself, whose motion to correct the record was never ruled upon, and whose inability to meet the current deadline flows entirely from circumstances beyond her control. That outcome is inconsistent with every purpose the Act was enacted to serve.

VIII. CONCLUSION

For the foregoing reasons, Petitioner respectfully requests that this Court:

1. Grant a 60-day extension of time to file her Opening Brief, extending the current deadline from April 28, 2026 to June 27, 2026;
2. Accept this application as timely filed prior to the April 28, 2026 deadline; and
3. Grant such other and further relief as the Court deems just and proper.

Petitioner hereby advises this Court, and places Respondent on formal notice, that independent of the outcome of this application, she intends to seek a new domestic violence protective order arising from Respondent's recent and ongoing conduct.

Dated: April 23, 2026

Respectfully submitted,

/s/ Laura Michelle Owens
LAURA MICHELLE OWENS
Petitioner-Appellant, In Pro Per