

Dated: May 14, 2026



*Brenda K. Martin*

Brenda K. Martin, Bankruptcy Judge

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.	)	<b>STIPULATED ORDER OF</b>
	)	<b>DISMISSAL WITH PREJUDICE</b>
	)	
	)	

Pending before the Court is the Stipulated Motion to Dismiss with Prejudice (Docket #45) filed jointly by the United States Trustee (“UST”), creditor Clayton Echard (“Echard”), and debtor Laura Owens (“Debtor”). Having considered the stipulated motion, the submissions, the applicable law, and the statements at the hearing on this matter on May 14, 2026, the Court

ORDERS that the Stipulated Motion to Dismiss with Prejudice is GRANTED and the above-captioned bankruptcy case is hereby DISMISSED with prejudice so that Debtor may not file a bankruptcy petition in any United States Bankruptcy Court for a term of one (1) year from the date of entry of this order. The Court further ORDERS the following pursuant to the stipulation of the parties:

- a. The Debtor agrees to the voluntary dismissal of her case pursuant to 11 U.S.C. § 707(a);

- 1           b. Debtor shall not file a bankruptcy petition in any United States Bankruptcy  
2 Court for a period of one (1) year from the date of entry of this Order of  
3 dismissal (the "Bar Period");
- 4           c. In the event that Debtor files a bankruptcy petition in any United States  
5 Bankruptcy Court during the Bar Period in violation of Paragraph (b) above:
- 6           i. This case shall be automatically reinstated upon the filing of a notice  
7 or motion to reinstate by any creditor, the Chapter 7 Trustee, or the  
8 UST;
- 9           ii. Debtor shall not oppose any notice or motion to reinstate this case  
10 filed by any creditor, the Chapter 7 Trustee, or the UST;
- 11           iii. The adversary proceeding filed by Echard shall likewise be reinstated  
12 in the same procedural posture as it existed at the time this case was  
13 dismissed; and
- 14           iv. Upon reinstatement of this case, the UST shall have sixty (60) days  
15 from the date of entry of the order reinstating the case to: (i) notice  
16 and conduct a Rule 2004 examination of Debtor; and (ii) file a  
17 complaint objecting to Debtor's discharge pursuant to 11 U.S.C. §  
18 727. The deadline set forth in this Paragraph shall supersede any  
19 previously applicable deadline under Fed. R. Bankr. P. 4004.
- 20           d. The adversary proceeding filed by Echard shall be dismissed without  
21 prejudice simultaneously with the dismissal of this case;  
22  
23

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

4 f. The Court shall retain jurisdiction to enforce the terms of the Stipulated  
5 Motion to Dismiss with Prejudice and this Order, to reinstate this case upon  
6 a showing by any creditor, the Chapter 7 Trustee, or the UST that Debtor  
7 has filed a bankruptcy petition during the Bar Period, and to enter any orders  
8 necessary to effectuate the terms of the Stipulated Motion and this Order.

9 g. Except as provided in the Stipulated Motion and this Order, dismissal of  
10 this case shall have the effects provided under applicable law, including 11  
11 U.S.C. § 349.

12 SIGNED AND DATED ABOVE.

13  
14 Approved as to form and substance:

15 ILENE J. LASHINSKY  
16 United States Trustee  
17 District of Arizona

18 /s/ JAG (NY #2520005)

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JENNIFER A. GIAIMO  
Trial Attorney

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*Laura Owens*

21 LAURA OWENS

22 *Pro Se*

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Scottsdale, AZ 85254

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/s/ Markus Risinger (031524)

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