

26-05144

Certificate Number: 14751-AZ-CC-041006288



14751-AZ-CC-041006288

## CERTIFICATE OF COUNSELING

I CERTIFY that on May 21, 2026, at 9:49 o'clock PM PDT, Elizabeth Naylor received from \$\$\$\$\$0\$ BK Class, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

FILED USBC PHX  
2026 MAY 22 PM3:23

Date: May 21, 2026 By: /s/AMEY AIONO

Name: AMEY AIONO

Title: Certified Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

Certificate Number: 14751-AZ-CC-041006286



14751-AZ-CC-041006286

## CERTIFICATE OF COUNSELING

I CERTIFY that on May 21, 2026, at 9:49 o'clock PM PDT, Ronald Owens received from \$\$\$\$\$0\$ BK Class, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 21, 2026 By: /s/AMEY AIONO

Name: AMEY AIONO

Title: Certified Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).