

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

In re:

Case No.: 2:26-bk-05144-MCW

ELIZABETH ANN NAYLOR

Chapter: 11

██████████
SCOTTSDALE, AZ 85254
SSAN: xxx-xx-██████
EIN:

RONALD STEPHEN OWENS

██████████
SCOTTSDALE, AZ 85254
SSAN: xxx-xx-██████
EIN:

Debtor(s)

**NOTICE TO DEBTOR(S) OF INCOMPLETE OR DEFICIENT FILINGS
AND THAT DEBTOR(S) MUST FILE ALL REQUIRED DOCUMENTS
OR THEIR CASE WILL BE DISMISSED WITHOUT FURTHER NOTICE**

NOTICE IS GIVEN THAT the above debtor(s) have filed a voluntary petition and that debtor(s) have not filed the documents checked below or have filed them without all the required information. Failure to timely file all required documents with all required information and within the time periods stated will result in the dismissal of this case.

- A typed list of creditors in the required format of a master mailing list **required to be filed within seven days of the date of the filing of the bankruptcy petition** by Local Rule of Bankruptcy Procedure 1007-1 and Federal Rule of Bankruptcy Procedure 1007.
- A verified Statement of Social Security Number **required to be submitted within seven days of the date of the filing of the bankruptcy petition** by Local Rule of Bankruptcy Procedure 1007-1 and Federal Rule of Bankruptcy Procedure 1007. Must be filed by both debtors if a joint petition was filed.
- The petition indicates that the briefing from an approved credit counseling agency was received 180 days prior to filing and that the certificate of completion was attached. However, the certificate was not attached as indicated.
- The petition indicates that the briefing from an approved credit counseling agency was received 180 days prior to filing, but that the debtor did not have the certificate of completion at the time of filing. A copy of the certificate and payment plan, if any, **must be filed within 14 days of the filing of the petition.**

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- The petition indicates that exigent circumstances exist pursuant to 11 U.S.C. § 109(h)(3); which prevented the debtor from obtaining credit counseling and that the circumstances merit a temporary waiver, or that the debtor is not required to receive a briefing about credit counseling pursuant to 11 U.S.C. § 109(h)(4). These indications require further explanation in the form of a separate sheet or motion.
- Schedules of Assets and Liabilities **required to be filed within 14 days of the date of the filing of the bankruptcy petition** by Federal Rule of Bankruptcy Procedure 1007 and 11 U.S.C. § 521(a)(1).
- Statement of Financial Affairs **required to be filed within 14 days of the date of the filing of the bankruptcy petition** by Federal Rule of Bankruptcy Procedure 1007 and 11 U.S.C. § 521(a)(1).
- If a Chapter 7 debtor's schedules of assets and liabilities includes debts which are secured by property of the estate, then a Statement of Intentions is required to be filed within **30 days after the date of the filing of the chapter 7 petition** or on or before the date of the meeting of creditors, whichever is earlier.
- Chapter 7 Statement of Your Current Monthly Income and/or Chapter 7 Means Test Calculation is **required to be filed within 14 days of the date of the filing of the bankruptcy petition** by Federal Rule of Bankruptcy Procedure 1007 and 11 U.S.C. § 521(a)(1). If your debts are not primarily consumer debts, then you must file the Statement of Exemption from Presumption of Abuse Under 11 U.S.C. § 707(b)(2) with the appropriate box in Part I checked.
- Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period and/or Chapter 13 Calculation of Your Disposable Income is **required to be filed within 14 days of the date of the filing of the bankruptcy petition** by Federal Rule of Bankruptcy Procedure 1007 and 11 U.S.C. § 521(a)(1).
- Chapter 11 Statement of Your Current Monthly Income is **required to be filed within 14 days of the date of the filing of the bankruptcy petition** by Federal Rule of Bankruptcy Procedure 1007 and 11 U.S.C. § 521(a)(1).
- Declaration of Employer Payments with all pay stubs received from any employer in the 60 days before the filing of the petition **required to be filed within 14 days of the date of the filing of the bankruptcy petition** by Local Rule of Bankruptcy Procedure 1007-1 and Federal Rule of Bankruptcy Procedure 1007 and 11 U.S.C. § 521(a)(1). Must be filed by both debtors if a joint petition was filed.

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- Chapter 13 Plan **required to be filed within 14 days of the date of the filing of the bankruptcy petition** by Federal Rule of Bankruptcy Procedure 3015.

- Declaration Under Penalty of Perjury for Debtors Without an Attorney is required to be filed within 14 days of the date of the filing of the bankruptcy petition by Local Rule of Bankruptcy Procedure 1007-3.

- OTHER:**

Date: May 26, 2026

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court, Arizona



Phoenix, AZ 85003-1727

Telephone number: (602) 682-4000

www.azb.uscourts.gov

Clerk of the Bankruptcy Court:

Khadijia V. White-Thomas

By: , Deputy Clerk

Phone: 6026824202