

United States Bankruptcy Court
District of Arizona

In re:
ELIZABETH ANN NAYLOR
RONALD STEPHEN OWENS
Debtors

Case No. 26-05144-MCW
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0970-2
Date Rcvd: May 26, 2026

User: admin
Form ID: nprose

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2026:

Recip ID	Recipient Name and Address
db/jdb	+ ELIZABETH ANN NAYLOR, RONALD STEPHEN OWENS, [REDACTED] SCOTTSDALE, AZ 85254-5101

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2026

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2026 at the address(es) listed below:

Name	Email Address
U.S. TRUSTEE	USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 1

UNITED STATES BANKRUPTCY COURT
District of Arizona

TUCSON DIVISION
James A Walsh Courthouse
██████████
Tucson, AZ 85701
520-202-7500

PHOENIX DIVISION
Fed Bldg U.S. Courthouse
██████████
Phoenix AZ 85003
602-682-4000

NOTICE TO DEBTORS

This notice provides general information about the bankruptcy process. Please note that the Clerk's Office CANNOT give legal advice, assist with disputes, or act on your behalf. If you have an attorney, they are responsible for filing all documents and answering your questions.

PREVIOUS BANKRUPTCY FILINGS

If you had a case dismissed within the previous year, the § 362(a) stay ("automatic stay") will terminate 30 days after the filing of your petition, unless you file a motion to continue the automatic stay before the 30 days expires, and the court finds that the second case was filed in good faith. 11 U.S.C. § 362(c)(3).

If you had two or more cases dismissed within the previous year, no automatic stay went into effect when your petition was filed. You must file a motion to impose the automatic stay within 30 days of the petition date, and the court must find that the most recent case was filed in good faith. 11 U.S.C. § 362(c)(3).

RESOURCES AND INFORMATION

SELF-HELP CENTER

THE SELF-HELP CENTER IS A FREE SERVICE FOR INDIVIDUALS WHO DO NOT HAVE AN ATTORNEY. Review the information at <https://azb.uscourts.gov/self-help-center> or call 602-682-4000 for assistance. The Self-Help Center may provide general information, forms and instructions, and appointments with volunteer attorneys.

REQUIRED DOCUMENTS

Review the list of all required documents at <https://azb.uscourts.gov/required-forms-filing-bankruptcy> or at the Clerk's Office. Certain documents must be filed with the petition and other documents are due within 7 to 14 days of filing the petition. You will receive a notice from the Court stating what documents you must file. **FAILURE TO FILE REQUIRED DOCUMENTS BY THE DEADLINE WILL RESULT IN YOUR CASE BEING DISMISSED.**

PRIVACY PROTECTION

Most bankruptcy filings are public records. Anyone submitting a document is responsible for redacting personal information as required by Fed. R. Bankr. P. 9037. Unless otherwise ordered, filings may include only: the last four digits of a Social Security or tax ID number, the last four digits of any financial account number, the year of birth, and the initials of any minor child.

Debtors must provide their full Social Security or tax ID number only on the Statement of Social Security Number, which is not available to the public.

YOU MAY CHOOSE TO FILE YOUR DOCUMENTS ELECTRONICALLY (Electronic Drop Box)

Unrepresented parties may electronically submit documents for filing. An application must be approved before documents may be submitted electronically. <https://azb.uscourts.gov/self-represented-party-electronic-drop-box>

YOU MAY CHOOSE TO RECEIVE YOUR NOTICES FROM THE COURT BY EMAIL (DeBN Program)

You may choose to receive notices from the court by email by enrolling in the DeBN program. Debtors in the program will only receive notices generated by the court by email. Debtors will continue to receive notices from other parties by other means authorized by the federal and local rules of bankruptcy procedure. <https://azb.uscourts.gov/DeBN>

FILING FEES

Filing fees may be reviewed at <https://azb.uscourts.gov/filing-fees>. If you are unable to pay the full filing fee when you filed your petition, review Local Rule 1006-1(a) at <https://azb.uscourts.gov/rule-1006-1> for your options.

COPIES OF TAX RETURNS

The trustee will require copies of your tax returns. Provide those copies directly to the trustee assigned to your case. **DO NOT SEND COPIES OF YOUR TAX RETURNS TO THE COURT.**

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