

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: Jun 02, 2026

User: admin
Form ID: van094bk

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 Jun 04, 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due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.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: Jun 04, 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 June 2, 2026 at the address(es) listed below:

Name	Email Address
JENNIFER A. GIAIMO	on behalf of U.S. Trustee U.S. TRUSTEE [REDACTED]
LEONARD J. MCDONALD, JR.	on behalf of Creditor Alliant Credit Union [REDACTED]

TOTAL: 2

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)

**ORDER RE: NON-PAYMENT OF REQUIRED FILING FEE,
FEE MUST BE PAID WITHIN SEVEN DAYS**

ELIZABETH ANN NAYLOR AND RONALD STEPHEN OWENS has filed the following document without payment of the full filing fees:

- \$34.00 Fee for filing an Amendment to the Mailing List or Debtors(s) Schedules of creditors, Schedule D, E or F. Amendments which incur the filing fee include; adding creditors, deleting creditors, or changing the amount or classification of a debt.
- \$199.00 Fee for filing a Motion: for Relief from Stay; to Terminate, Annul, Condition or Modify the Stay; to Compel Abandonment; for Sale of Property; or to Withdraw the Reference of a Case or Proceeding.
- \$15.00 Fee for a Creditor or Trustee filing a Motion to Convert a Chapter 11 Case to Chapter 7.
- \$25.00 Fee for a Motion to Convert a Chapter 13 Case to Chapter 7.
- \$60.00 Fee for a Motion to Convert a Chapter 12 Case to Chapter 7.
- \$260.00 Fee for Chapter 7 cases for filing a Motion to Reopen a Closed Case.
- \$235.00 Fee for Chapter 13 cases for filing a Motion to Reopen a Closed Case.
- \$1167.00 Fee for Chapter 11 cases and for Chapter 15 cases for filing a Motion to Reopen a Closed Case.
- \$28.00 Fee for filing a Motion to Redact or Notice of Redaction.
- OTHER:**

--- ORDER CONTINUES ON NEXT PAGE ---

UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA

**NOTICE TO CUSTOMERS REGARDING PAYMENT
OF FILING FEES**

The Court accepts cashier's checks or money orders payable to Clerk, U.S. Bankruptcy Court. Payments must be made in person or by mail at the Phoenix or Tucson Clerk's Office locations. Personal checks cannot be accepted for payment of filing fees.

**NOTICE TO CUSTOMERS PRESENTING CHECKS FOR PAYMENT
OTHER THAN FOR FILING FEES
(In Person or By Mail)**

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. For inquiries, please call 602-682-4215.

When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. Upon notification of clearance, the check will be destroyed.

NOTICE TO CUSTOMERS – PRIVACY ACT

A Privacy Act Statement required by 5 U.S.C. § 552a(e)(3) stating our authority for soliciting and collecting the information from your check, and explaining the purposes and routine uses which will be made of your check information, is available from the Federal Register at: <http://federalregister.gov/documents/2003/02/04/03-2521/privacy-act-of-1974-as-amended-system-of-records>, or call toll free at 1-866-945-7920 to obtain a copy by mail. Furnishing the check information is voluntary, but a decision not to do so may require you to make payment by some other method.