

SO ORDERED.

UNITED STATES BANKRUPTCY COURT
MINUTE ENTRY

Dated: June 25, 2026



Hearing Information

Bankruptcy Judge: The Honorable Madeleine C Wanslee
Case Number: 2:26-bk-05144-MCW
Debtor(s): ELIZABETH ANN NAYLOR and RONALD STEPHEN OWENS
Chapter: 11
Date and Time: 06/18/2026 10:30 AM
Location(s): PHX-702
Courtroom Clerk: Tayler Hall
Electronic Court Recording Operator: Michelle Radicke-Stevenson

Matter(s)

CONTINUED EXPEDITED HEARING ON DEBTORS' EMERGENCY MOTION TO EXTEND AUTOMATIC STAY
R/M #:39

Appearances

ELIZABETH ANN NAYLOR, DEBTOR
RONALD STEPHEN OWENS, DEBTOR
JENNIFER A. GIAIMO, ATTORNEY FOR U.S. TRUSTEE

Proceedings

The Court clarifies to the Debtors that the MMM program is not mandatory, and it cannot require the creditor to participate. The Court questions the Debtors' change in circumstances from the prior case.

Ms. Naylor states her position and informs the Court that the 2023 and 2024 tax returns have been filed. She explains that she surrendered a parcel of real property.

COURT: The Court advises the Debtors that they cannot file 29-page responses. The Court further notes the Debtors' lack complete schedules and statements that are necessary to understand the changes and is inclined to grant a short continuance.

Ms. Naylor states that she intends to retain Mr. Yusufov as counsel and is in the process of finding a third party to fund the retainer fee. She responds to the Court's questions and hopes Mr. Yusufov can complete the schedules and statements before the deadline of June 26, 2026.

Ms. Giaimo states that the schedules and statements filed are false, which indicates bad faith. She believes the Court has sufficient grounds to deny the motion. There is no clear and convincing evidence in this case that there has been a change of circumstances. She comments that continuing the hearing is postponing the inevitable and allowing these debtors to continue abusing the system.

Ms. Naylor responds to the Court's questions and comments that the GoFundMe account was set up to try to prevent the bankruptcy filing.

Ms. Giaimo clarifies that a GoFundMe generated approximately \$100,000, which was not disclosed in this case. She anticipates addressing it at the 341 meeting of creditors.

COURT: THE COURT FINDS THAT THERE HAS NOT BEEN SUFFICIENT CHANGE IN CIRCUMSTANCES TO GRANT THE REQUESTED RELIEF. HOWEVER, UNDER 11 U.S.C. §§ 105 and 362, THE COURT WILL EXTEND OR IMPOSE A STAY UNTIL FURTHER COURT ORDER.

IT IS FURTHER ORDERED SETTING A CONTINUED HEARING FOR WEDNESDAY, JULY 1, 2026 AT 2:00 PM.

IT IS FURTHER ORDERED THAT THE DEBTORS SHALL EMAIL ANY FILED DOCUMENTS AND THE DOCUMENTS REQUIRED BY THE OFFICE OF THE UST DIRECTLY TO MS. GIAIMO, INCLUDING THE FORTHCOMING AMENDED SCHEDULES AND STATEMENTS.

HONORABLE MADELEINE C. WANSLEE
DATED AND SIGNED ABOVE

Notice Recipients

District/Off: 0970-2
Case: 2:26-bk-05144-MCW

User: admin
Form ID: pdf008

Date Created: 6/25/2026
Total: 3

Recipients of Notice of Electronic Filing:
aty JENNIFER A. GIAIMO



TOTAL: 1

Recipients submitted to the BNC (Bankruptcy Noticing Center):
db ELIZABETH ANN NAYLOR
jdb RONALD STEPHEN OWENS



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TOTAL: 2