

Fill in this information to identify the case:

Debtor 1 ELIZABETH ANN NAYLOR

Debtor 2 RONALD STEPHEN OWENS
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of ARIZONA
(State)

Case number 26-05144

Official Form 410

Proof of Claim

04/25

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgements, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	Capital One, N.A. by AIS InfoSource LP as agent Name of the current creditor (the person or entity to be paid for this claim)	
	Other names the creditor used with the debtor <u>Not Applicable</u>	
2. Has this claim been acquired from someone else?	☒ No ☐ Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g))	Where should notices to the creditor be sent? Capital One N.A. by AIS InfoSource LP as agent Name [REDACTED] Number _____ Street _____ Oklahoma City OK 73118 City State ZIP Code Contact phone [REDACTED] Contact email [REDACTED] Uniform claim identifier (if you use one): _____	Where should payments to the creditor be sent? (if different) Capital One N.A. by AIS InfoSource LP as agent Name [REDACTED] Number _____ Street _____ Charlotte NC 28272-1083 City State ZIP Code Contact phone [REDACTED] Contact email [REDACTED]
4. Does this claim amend one already filed?	☒ No ☐ Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	☒ No ☐ Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☐ No
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 1 6 1 9

7. How much is the claim? \$ 31,621.20 . Does this amount include interest or other charges?
☐ No
☒ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
Credit Card

9. Is all or part of the claim secured? ☒ No
☐ Yes. The claim is secured by a lien on property.

Nature of property:

☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.

☐ Motor vehicle

☐ Other. Describe: _____

Basis for perfection: _____

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$ _____

Amount of the claim that is secured: \$ _____

Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: \$ _____

Annual Interest Rate (when case was filed) _____ %

☐ Fixed

☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No

☐ Yes. Check one:

- ☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).
- ☐ Up to \$3,800* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507 (a)(7).
- ☐ Wages, salaries, or commissions (up to \$17,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507 (a)(4).
- ☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507 (a)(8).
- ☐ Contributions to an employee benefit plan. 11 U.S.C. § 507 (a)(5).
- ☐ Other. Specify subsection of 11 U.S.C. § 507 (a)() that applies.

Amount entitled to priority

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

* Amounts are subject to adjustment on 4/01/28 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

If you file this claim electronically, FRBP 5005(a)(3) authorizes courts to establish local rules specifying what a signature is.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward that debt.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 06/01/2026
MM / DD / YYYY

/s/ Bhavika Nagpal
Signature

Print the name of the person who is completing and signing this claim:

Name Bhavika Nagpal
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company AIS InfoSource, LP
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address [REDACTED]
Number Street

Oklahoma City OK 73118
City State Zip Code

Contact Phone [REDACTED] Email [REDACTED]

Statement of Accounts

Account Information

Account Holder(s) RONALD S OWENS		Account Number(s) [REDACTED]	Creditor Reference
Total Claim Amount (pre-petition balance) \$31,621.20	Principal Amount \$29,998.98	Interest \$1,542.22	Fees \$80.00
Account Open Date 12/14/2004	Last Transaction Date 05/23/2025	Last Payment Date * 05/13/2025	Charge-off Date 09/01/2025

Creditor Information

Claimant Capital One, N.A. by AIS InfoSource LP as agent	Current Creditor Capital One, N.A. by AIS InfoSource LP as agent
Previous Creditor Not Applicable	Creditor at Last Account Transaction Capital One, N.A.

Case Information

Debtor(s) ELIZABETH ANN NAYLOR AND RONALD STEPHEN OWENS			
Street [REDACTED]	City SCOTTSDALE	State AZ	Zip 85254
Case Number 26-05144	Court District of Arizona	Chapter 11	Filing Date 05/22/2026

Contact Information (for questions regarding this claim)

Phone [REDACTED]	Email [REDACTED]	Address [REDACTED]	Reference Number 9043159
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Special Notice

*"Last Payment Date" is the date the creditor received delivery of payment from the debtor, regardless of whether such payment was applied to the account referenced in this claim in full or in part, or subsequently returned or denied in accordance with applicable law.