

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: Jul 02, 2026

User: admin
Form ID: van049

Page 1 of 3
Total Noticed: 42

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.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2026:

Recip ID	Recipient Name and Address
db/jdb	+ ELIZABETH ANN NAYLOR, RONALD STEPHEN OWENS, [REDACTED] SCOTTSDALE, AZ 85254-5101
cr	+ Alliant Credit Union, [REDACTED], San Diego, CA 92108, UNITED STATES 92108-3808
18189082	+ BASCULE EQUINE UNDERWRITING, [REDACTED] WESTFIELD NJ 07091-2502
18189086	+ CAROLYN BECKER, [REDACTED], LAGUNA NIGUEL CA 92677-1676
18179695	CENLAR, [REDACTED], TRENTON NJ 08618-1430
18189088	CITI CARDS, [REDACTED], CITY OF INDUSTRY CA 91716-0701
18179697	+ ELECT PORFOLIO SERVICING, LLC, [REDACTED], SALT LAKE CITY UT 84101
18189090	HDI GLOBAL INSURANCE COMPANY, CO GB COLLECTS LLC, [REDACTED], VOORHEES NJ 08043-4847
18189092	+ JEREMIAH HARRIS, [REDACTED], CAVE CREEK AZ 85327-1918
18189094	+ JPMORGAN CHASE BANK, CO THE MOORE LAW GROUP, [REDACTED] SANTA ANA CA 92799-5145
18189096	+ LOU SPIVACK, [REDACTED], TUCSON AZ 85711-2346
18189102	THEKEY, [REDACTED], DALLAS TX 75373-6438
18189107	+ UPSTART NETWORK INC, CO PERITUS PORTFOLIO SVCS II [REDACTED], GRAPEVINE TX 76099-1149
18189104	+ US BANK TRUST COMPANY NA, [REDACTED], PHOENIX AZ 85016-9239

TOTAL: 14

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). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ [REDACTED]	Jul 02 2026 23:04:00	U.S. Bank Trust Company, National Association, Robertson, Anschutz, Schneid, Crane & Pa, [REDACTED], Alpharetta, GA 30004-2001
18189439	+ [REDACTED]	Jul 02 2026 23:04:14	APS, [REDACTED], Phoenix, Arizona 85072-3933
18208802	+ [REDACTED]	Jul 02 2026 23:04:00	ARIZONA DEPARTMENT OF REVENUE, Office of the Arizona Attorney General, c/o Tax, Bankruptcy and Collection Sct, [REDACTED], Phoenix AZ 85004-1546
18204610	+ [REDACTED]	Jul 02 2026 23:04:00	Alliant Credit Union, c/o ALDRIDGE PITE, LLP, [REDACTED] San Diego, CA 92108-3808
18189079	[REDACTED]	Jul 02 2026 23:03:00	BANK OF AMERICA NA, [REDACTED], TAMPA FL 33631-3785
18189080	[REDACTED]	Jul 02 2026 23:03:00	BANK OF AMERICA NA, [REDACTED], DALLAS TX 75267-3033
18189081	[REDACTED]	Jul 02 2026 23:04:00	BANNER HEALTH [REDACTED], LOS ANGELES CA 90074-1275
18208646	[REDACTED]	Jul 02 2026 23:03:00	Bank of America, N.A., [REDACTED] Tampa, FL 33631-3785

18189083	+ [REDACTED]	Jul 02 2026 23:05:20	CAPITAL ONE BANK, [REDACTED], SALT LAKE CITY UT 84131-0293
18189084	[REDACTED]	Jul 02 2026 23:05:20	CAPITAL ONE NA, BY AIS INFOSOURCE LP AS AGENT, [REDACTED], CHARLOTTE NC 28272-1083
18189085	[REDACTED]	Jul 02 2026 23:04:00	CAPITAL ONE NA, SUCC BY MERGER TO DISCOVER, [REDACTED] NEW ALBANY OH 43054-3025
18189087	+ [REDACTED]	Jul 02 2026 23:04:00	CENLAR FSB, CO ALDRIDGE PITE LLP, [REDACTED], SAN DIEGO CA 92108-3808
18189089	[REDACTED]	Jul 02 2026 23:25:08	CITI CARDS, [REDACTED], SIOUX FALLS SD 57117-6789
18187713	[REDACTED]	Jul 02 2026 23:05:12	Capital One N.A., by AIS InfoSource LP as agent, [REDACTED] Charlotte, NC 28272-1083
18189091	[REDACTED]	Jul 02 2026 23:04:00	JEFFERSON CAPITAL SYSTEMS LLC, [REDACTED] ST CLOUD MN 56302-9617
18189093	[REDACTED]	Jul 02 2026 23:05:27	JPMCB CARD SERVICES, [REDACTED], WILMINGTON DE 19850-5369
18189095	[REDACTED]	Jul 02 2026 23:04:00	JPMORGAN CHASE BANK NA, CO NATIONAL BANKRUPTCY SVCS LLC, [REDACTED], ADDISON TX 75001-9013
18189097	[REDACTED]	Jul 02 2026 23:24:33	MACYS CBNA, [REDACTED], MASON OH 45040-8113
18189098	[REDACTED]	Jul 02 2026 23:04:00	MARICOPA COUNTY TREASURER, [REDACTED] PHOENIX AZ 85003-2199
18189100	[REDACTED]	Jul 02 2026 23:04:00	NET CREDIT, [REDACTED], CHICAGO IL 60606-6910
18189113	[REDACTED]	Jul 02 2026 23:05:21	Resurgent Receivables, LLC, Resurgent Capital Services, [REDACTED], Greenville, SC 29603-0587
18189101	[REDACTED]	Jul 02 2026 23:04:00	THE MOORE LAW GROUP, [REDACTED], SANTA ANA CA 92799-5145
18189103	[REDACTED]	Jul 02 2026 23:25:28	TRACTOR SUPPLY, [REDACTED], PHILADELPHIA PA 19176-0602
18194430	[REDACTED]	Jul 02 2026 23:04:00	U.S. Bank Trust Company, National Association, Robertson, Anschutz, Schneid, Crane, [REDACTED], Alpharetta, GA 30004-2001
18189105	[REDACTED]	Jul 02 2026 23:04:00	UPSTART, [REDACTED], SAN MATEO CA 94403-2577
18189106	[REDACTED]	Jul 02 2026 23:04:00	UPSTART NETWORK INC, [REDACTED], BURLINGAME CA 94011-1931
18189108	[REDACTED]	Jul 02 2026 23:05:21	WELLS FARGO BANK, [REDACTED] PORTLAND OR 97208-5058
18189109	[REDACTED]	Jul 02 2026 23:05:00	ZWICKER AND ASSOCIATES, [REDACTED], SCOTTSDALE AZ 85271

TOTAL: 28

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.

Recip ID	Bypass Reason	Name and Address
tr		ZCHAPTER 11 FMC
cr		Alliant Credit Union
18179696		ARAH AND CHRISTIAN NARVARRO
18189099	##+	MARK NAYLOR AND DR DALE GUNN, [REDACTED], SANTA FE NM 87506-7529

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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: Jul 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 July 2, 2026 at the address(es) listed below:

Name	Email Address
CHRISTOPHER JAMES DUTKIEWICZ	[REDACTED]
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: 3

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-6688
EIN:

RONALD STEPHEN OWENS

██████████
SCOTTSDALE, AZ 85254
SSAN: xxx-xx-3273
EIN:

Debtor(s)

NOTICE OF HEARING

A hearing in the above-captioned case will be held at the U.S. Bankruptcy Court, **230 N. First Avenue, 7th Floor, Courtroom 702, Phoenix, AZ** before the **Honorable Madeleine C Wanslee** on **8/6/26** at **02:30 PM** to consider and act upon the following matter(s):

Debtors' Motion for Voluntary Dismissal Pursuant to 11 U.S.C. § 1112(b)(1) and Related Relief

Any objection thereto shall be filed on or before Thursday, July 30, 2026.

Date: July 2, 2026

Address of the Bankruptcy Clerk's Office:
U.S. Bankruptcy Court, Arizona
██████████
Phoenix, AZ 85003-1727
Telephone number: ██████████
www.azb.uscourts.gov

Clerk of the Bankruptcy Court:

Khadijia V. White-Thomas