

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 07, 2026

User: admin
Form ID: pdf002

Page 1 of 3
Total Noticed: 44

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 09, 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
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

ANGELES CA 90074-1275

[illegible]

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] L, 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 09, 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 7, 2026 at the address(es) listed below:

Name	Email Address
CHRISTOPHER JAMES DUTKIEWICZ	on behalf of Creditor Alliant Credit Union [REDACTED]
JENNIFER A. GIAIMO	on behalf of U.S. Trustee U.S. TRUSTEE Jennifer.A.Giaimo@usdoj.gov
LEONARD J. MCDONALD, JR.	on behalf of Creditor Alliant Credit Union ecf@tblaw.com

TOTAL: 3

UNITED STATES BANKRUPTCY COURT

MINUTE ENTRY

Dated: July 7, 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: 07/01/2026 2:00 PM
 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 reviewed the parties' recent filings, noting the motion to dismiss is procedurally incorrect and notice must be provided to the creditor body with the opportunity for hearing.

Ms. Naylor informs the Court that the parties have reached an agreement.

Ms. Giaimo states that at the 341 meeting of creditors, the parties agreed that the case may be dismissed, provided the Debtors are barred from refiling any bankruptcy case for one year. She states that she circulated a proposed stipulated order of dismissal to the Debtors and requests that the motion to dismiss be set for hearing. If there is no response, the hearing can be vacated, and her office will upload the proposed stipulated order of dismissal.

COURT: The Court questions whether the estate may contain non-exempt assets that could be recovered if this case is converted to Chapter 7, and notes that if fraud exists as has been alleged, the Debtor could be denied a discharge.

Ms. Giaimo states that her office has considered those issues, including the potential assets related to horses, but she understands that they do not appear to be collectible. She states further investigation would be required for the GoFundMe assets.

Ms. Naylor states that no funds have been transferred via GoFundMe and that all funds have been exhausted.

COURT: THE COURT STATES THAT TRANSFERS THAT ARE MADE SHORTLY BEFORE THE BANKRUPTCY FILING MUST BE DISCLOSED.

IT IS ORDERED DIRECTING THE DEBTORS TO EMAIL MS. GIAIMO A FULL ACCOUNTING OF THE GOFUNDME ACCOUNT, INCLUDING ALL RECEIPTS AND EXPENDITURES, NO

LATER THAN **FRIDAY, JULY 10, 2026.**

IT IS FURTHER ORDERED DIRECTING THE DEBTORS TO COOPERATE WITH THE U.S. TRUSTEE OFFICE AND EMAIL ALL THE INFORMATION NECESSARY FOR THE INITIAL DEBTOR INTERVIEW AND THE 341 MEETING OF CREDITORS TO MS. GIAIMO NO LATER THAN **FRIDAY, JULY 10, 2026.**

IT IS FURTHER ORDERED SETTING A HEARING ON THE DEBTORS' MOTION FOR VOLUNTARY DISMISSAL PURSUANT TO 11 U.S.C. § 1112(b)(1) AND RELATED RELIEF FOR **THURSDAY, AUGUST 6, AT 2:30 PM.** THE COURT WILL PROVIDE NOTICE TO ALL CREDITORS AND PARTIES IN INTEREST.

FURTHER, THE COURT FINDS THAT THE DEBTORS ARE PRESENTLY IN CONTEMPT FOR FAILURE TO ABIDE BY ITS PRIOR ORDERS.

Ms. Naylor requests that the automatic stay be extended due to a pending foreclosure sale scheduled for July 28, 2026. She discusses issues involving the mortgage servicer.

Ms. Giaimo objects to the extension of the stay. The Debtors have not complied with the bankruptcy court's obligations to justify receiving the benefit of the stay.

COURT: THE COURT CLARIFIES THAT ANY DISPUTES WITH THE MORTGAGE SERVICER MUST BE PURSUED VIA AN APPROPRIATE MECHANISM AND IN AN APPROPRIATE FORUM.

FURTHER, THE COURT FINDS THAT DEBTORS HAVE FAILED TO MEET THEIR STATUTORY BURDEN WITH CLEAR AND CONVINCING EVIDENCE. THE COURT CANNOT CONCLUDE THAT THERE WAS A CHANGE IN CIRCUMSTANCES BETWEEN DISMISSAL OF THE PRIOR CHAPTER 13 CASE AND THE FILING OF THIS CASE. AT THIS TIME, THERE IS NO BASIS TO CONTINUE THE AUTOMATIC STAY,

ACCORDINGLY, IT IS FURTHER ORDERED DENYING THE DEBTORS' REQUEST TO EXTEND THE AUTOMATIC STAY. THE COURT WILL SIGN THE MINUTE ENTRY.

HONORABLE MADELEINE C. WANSLEE
DATED AND SIGNED ABOVE

Notice sent through the
Bankruptcy Noticing Center "BNC"
to the following:

ELIZABETH ANN NAYLOR
[REDACTED]
SCOTTSDALE, AZ 85254

RONALD STEPHEN OWENS
[REDACTED]
SCOTTSDALE, AZ 85254

JENNIFER A. GIAIMO
OFFICE OF THE U.S. TRUSTEE
[REDACTED]
PHOENIX, AZ 85003-1706