

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: Michelle Radicke-Stevenson
 Operator:

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 refileing 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]

144-MCW
PHOENIX, AZ 85003-1706

Notice Recipients

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

User: admin
Form ID: pdf002

Date Created: 7/7/2026
Total: 51

Recipients submitted to the BNC (Bankruptcy Noticing Center) without an address:

tr ZCHAPTER 11 FMC
cr Alliant Credit Union
18179696 ARAH AND CHRISTIAN NARVARRO

TOTAL: 3

Recipients of Notice of Electronic Filing:

CHRISTOPHER JAMES DUTKIEWICZ
LEONARD J. MCDONALD, JR.

TOTAL: 2

The image is a high-contrast, black-and-white abstract composition. On the left side, there is a vertical column of approximately 15 rectangular blocks of varying heights, stacked one on top of the other. The rest of the image is filled with a dense, chaotic pattern of horizontal black and white segments, creating a sense of extreme contrast and visual noise. The overall effect is reminiscent of a corrupted digital document or a heavily stylized, abstract representation of text.

TOTAL: 46