

Fill in this information to identify your case:

Debtor 1 Elizabeth Ann Naylor
First Name Middle Name Last Name

Debtor 2 Ronald Stephen Owens
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona

Case number 2:26-bk-05144-MCW
(If known)

☒ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		☐ Same as Debtor 1	☐ Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	
		☐ Same as Debtor 1	☐ Same as Debtor 1
Number Street	From To	Number Street	From To
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy: ☐ Wages, commissions, bonuses, tips ☒ Operating a business	\$ 26,172	☐ Wages, commissions, bonuses, tips ☐ Operating a business	\$
For last calendar year: (January 1 to December 31, 2025) YYYY	\$ 81,059	☐ Wages, commissions, bonuses, tips ☐ Operating a business	\$
For the calendar year before that: (January 1 to December 31, 2024) YYYY	\$ 40,785	☐ Wages, commissions, bonuses, tips ☐ Operating a business	\$

5. Did you receive any other income during this year or the two previous calendar years?Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy: Pension (JPMorgan Chase) Social Security	\$ 13,650 \$ 10,230	GoFundMe (BoFA acct 0349) Pension (JPMorgan Chase) Social Security	\$ 938 \$ 63,400 \$ 18,290
For last calendar year: (January 1 to December 31, 2025) YYYY	\$ 32,760 \$ 24,552	GoFundMe (BoFA acct 0349) Pension (JPMorgan Chase) Social Security	\$ 131,590 \$ 152,232 \$ 43,896
For the calendar year before that: (January 1 to December 31, 2024) YYYY	\$ 32,760 \$ 24,552	Pension (JPMorgan Chase) Social Security	\$ 152,232 \$ 43,896

Debtor 1

Elizabeth Ann Naylor

First Name Middle Name Last Name

Case number (if known) 2:26-bk-05144-MCW

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,575* or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$8,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Sarah Owens Navarro (daughter - insid Creditor's Name	03/02/2026	\$ 20,060	\$ 5,000	☐ Mortgage
Number Street	05/01/2026			☐ Car
San Diego CA 92130 City State ZIP Code				☐ Credit card
				☒ Loan repayment
				☐ Suppliers or vendors
				☒ Other Credit-card charg
Creditor's Name		\$	\$	☐ Mortgage
Number Street				☐ Car
City State ZIP Code				☐ Credit card
				☐ Loan repayment
				☐ Suppliers or vendors
				☐ Other
Creditor's Name		\$	\$	☐ Mortgage
Number Street				☐ Car
City State ZIP Code				☐ Credit card
				☐ Loan repayment
				☐ Suppliers or vendors
				☐ Other

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☐ No☒ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Sarah Owens Navarro Insider's Name	05/22/2025	\$ 21,056	\$ 5,000	Relationship: Daughter. Repayment of credit-card charges the insider incurred on the debtors' behalf, and reimbursement of mortgage/HELOC payments she made as a co-signer. Includes \$15,000 cashier's check (03/02/26) and \$5,000 wire (05/01/26).
Number Street	03/02/2026			
City State ZIP Code	05/01/2026			
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☐ No☒ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Sarah Owens Navarro (daughter - insider) Insider's Name	03/02/2026	\$ 21,056	\$ 5,000	Include creditor's name Same payments as Item 7 (not additional). R
Number Street	05/01/2026			
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title <u>JPMorgan Chase Bank, N.A. v Ronald Stephen Owens (Ronn Owens)</u> Case number <u>CV2025-022780</u>	Debt-collection suit (credit card)	<u>Maricopa County Superior Court</u> Court Name Number <u>[REDACTED]</u> Street <u>Phoenix</u> <u>AZ</u> <u>85003</u> City State ZIP Code	☐ Pending ☐ On appeal ☒ Concluded
Case title <u>JPMorgan Chase Bank, N.A. v Ronald Stephen Owens (Ronn Owens)</u> Case number <u>CV2026-017935</u>	Debt-collection suit (credit card)	<u>Maricopa County Superior Court</u> Court Name Number <u>[REDACTED]</u> Street <u>Phoenix</u> <u>AZ</u> <u>85003</u> City State ZIP Code	☐ Pending ☐ On appeal ☒ Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☐ No. Go to line 11.

☒ Yes. Fill in the information below.

Feel Home Properties LLC Creditor's Name Number Street Kendall Park NJ 08824 City State ZIP Code	Describe the property 13801 N 57th St (Lot 22, Estrid Estates), Maricopa Cty - LizMax Investments LLC's buyer interest under a seller-financed Agreement for Sale (land contract); forfeited to seller for default (ARS 33-742). Explain what happened ☐ Property was repossessed. ☒ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized, or levied.	Date 12/23/2025 Value of the property \$ 795,000.00
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Creditor's Name Number Street City State ZIP Code	Describe the property Explain what happened ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized, or levied.	Date Value of the property \$
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Debtor 1

Elizabeth Ann Naylor

First Name

Middle Name

Last Name

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11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No☐ Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name			
Number Street			\$
City State ZIP Code	Last 4 digits of account number: XXXX-__ __ __ __		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No☐ Yes**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☐ No☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift Number Street Scottsdale AZ 85254 City State ZIP Code Person's relationship to you Daughter	Ongoing monthly support (~\$1,634/mo): living expenses incl. vehicle lease & insurance	2024-2025	\$ 19,608
		2025-2026	\$ 19,608
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			\$
			\$
Number Street			
City State ZIP Code			
Person's relationship to you			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name		_____	\$ _____
Number Street		_____	\$ _____
City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
		_____	\$ _____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Mark Atchley (Atchley Law Firm) Person Who Was Paid _____ Number Street Mesa AZ 85209 City State ZIP Code Email or website address Person Who Made the Payment, if Not You	Attorney fees - prior Chapter 13 case 2025 _____	\$ 2,100.00 \$ _____

Debtor 1

Elizabeth Ann Naylor

First Name Middle Name Last Name

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James Portman Webster

Person Who Was Paid

Number Street

Mesa

City

AZ

State

85210

ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred

Consultation fee

Date payment or transfer was made

05/2026

Amount of payment

\$ 100.00

\$

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.



No



Yes. Fill in the details.

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Person Who Was Paid

Number Street

City

State

ZIP Code

\$

\$

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.



No



Yes. Fill in the details.

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Person Who Received Transfer

Number Street

City

State

ZIP Code

Person's relationship to you

Person Who Received Transfer

Number Street

City

State

ZIP Code

Person's relationship to you

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date transfer was made
_____	_____	_____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other _____	_____	\$ _____
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	XXXX-____	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No
☒ Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____ Name _____ Number Street _____ City State ZIP Code _____	_____	☐ No ☐ Yes

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

Statewide Moving

Name of Storage Facility

Number Street

Brisbane

City

State

ZIP Code

Who else has or had access to it?

Only storage facility

Name

Number Street

City State ZIP Code

Describe the contents

2021 San Francisco move: used books, mattresses, household furniture. ~\$26,000 owed (also on Schedule E/F). Noticed for a storage-lien sale before Ch. 13 filing in August 2025; unsure if auctioned, but believe it was.

Do you still have it?

☐ No

☐ Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Where is the property?

Owner's Name

Number Street

City

State

ZIP Code

Number Street

City

State

ZIP Code

Describe the property

Value

\$ _____

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☐ No

☒ Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Number Street

City

State

ZIP Code

Governmental unit

Number Street

City

State

ZIP Code

25. Have you notified any governmental unit of any release of hazardous material?

☒ No☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No☐ Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title		☐ Pending ☐ On appeal ☐ Concluded
Court Name		
Number Street		
Case number		
City State ZIP Code	City State ZIP Code	

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.☒ Yes. Check all that apply above and fill in the details below for each business.

Quartet Farms LLC

Business Name

Number Street

12

Scottsdale AZ 85254

City State ZIP Code

Describe the nature of the business

Horse leasing & sales

Name of accountant or bookkeeper

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 9 2 -3 9 5 2 4 2 2

Dates business existed

From 12/05/2014 To Present

Nobody Told Me LLC

Business Name

Number Street

Scottsdale AZ 85254

City State ZIP Code

Describe the nature of the business

Podcast

Name of accountant or bookkeeper

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 8 6 -3 6 8 1 9 6 7

Dates business existed

From 01/04/2019 To Present

Debtor 1

Elizabeth Ann Naylor

First Name Middle Name Last Name

Case number (if known) 2:26-bk-05144-MCW

LizMax Investments LLC

Business Name

Number Street

Scottsdale AZ 85254

City State ZIP Code

Describe the nature of the business

Short term rental / investment property;
property surrendered ~Dec 2025

Name of accountant or bookkeeper

Employer Identification number

Do not include Social Security number or ITIN.

EIN: 9 2 -3 9 5 2 8 7 5

Dates business existed

From 05/09/2023 To

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No☐ Yes. Fill in the details below.

Date issued

Name

MM / DD / YYYY

Number Street

City

State

ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Elizabeth Ann Naylor

Signature of Debtor 1

X /s/ Ronald Stephen Owens

Signature of Debtor 2

Date 07/12/2026

Date 07/12/2026

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Attachment to Official Form 107 (Statement of Financial Affairs)

Debtors: Elizabeth Ann Naylor (Debtor 1) and Ronald Stephen Owens (Debtor 2)

Case No. 2:26-bk-05144-MCW - United States Bankruptcy Court, District of Arizona

Part 11 - Question 27 (continuation): additional business

4. Good Luck Shop LLC

Employer Identification Number (EIN): 33-1823194

Nature of business: Online retail (dropshipping)

Address: formed in New Mexico, 11/01/2024

Status: no inventory, no sales, \$0 income; currently active

Connection: member of a limited liability company (LLC);

100% owned by Debtor 1 (Elizabeth Ann Naylor).