

Schedule of Payments to Insiders

Attachment to Monthly Operating Report (UST Form 11-MOR)
In re Elizabeth Ann Naylor and Ronald Stephen Owens - Case No. 2:26-bk-05144-MCW

The debtors report the following postpetition payments to or on behalf of insiders. Insiders include the debtors' relatives and limited liability companies the debtors control (11 U.S.C. 101(31)). All amounts are traceable in the debtors' bank records, which are available to the U.S. Trustee on request.

Reporting period ended May 31, 2026 (May 22 - May 31, 2026)

Date	Insider / Relationship	Purpose	Amount
05/26/2026	Quartet Farms LLC (debtor-controlled)	Funding to pay manure removal (horse operation)	\$ 500.00
05/27/2026	Quartet Farms LLC (debtor-controlled)	Funding of LLC operating account	\$ 90.00
05/29/2026	LizMax Investments LLC (debtor-controlled)	Funding of LLC operating account	\$ 44.00
		Total	\$ 634.00

Reporting period ended June 30, 2026 (June 1 - June 30, 2026)

Date	Insider / Relationship	Purpose	Amount
06/02/2026	Laura Owens (daughter)	Vehicle payment to Consumer Portfolio Services	\$ 673.29
06/02/2026	Quartet Farms LLC (debtor-controlled)	Funding of LLC operating account	\$ 10.00
06/02/2026	LizMax Investments LLC (debtor-controlled)	Funding of LLC operating account	\$ 67.00
		Total	\$ 750.29

Notes:

1. No payments were made to or on behalf of any professional during either reporting period. The debtors are pro se and no professional has been retained or approved by the Court.
2. The debtors' daughter Laura Owens resides in the household and is financially dependent on the debtors. As disclosed on their Statement of Financial Affairs and Schedule J, the debtors provide her approximately \$1,634 per month, consisting of her vehicle payment and living expenses. Rather than receiving a single monthly payment, she draws those amounts from the debtors' accounts as needed, so the support appears across a number of smaller transactions rather than one transfer. The \$673.29 shown above is the vehicle payment, made to Consumer Portfolio Services; the vehicle is in her name and the debtors make the payment.
3. Quartet Farms LLC and LizMax Investments LLC are limited liability companies controlled by the debtors and are not debtors in this case. The amounts shown are transfers from the debtors' personal accounts into those entities' own operating accounts, not distributions for any individual's personal benefit. They are reported here out of caution because the debtors control the entities.