



UNITED STATES BANKRUPTCY COURT

MINUTE ENTRY

Dated: August 7, 2026

Hearing Information

Bankruptcy Judge:

Case Number:

Debtor(s):

Chapter:

Date and Time:

Location(s):

Courtroom Clerk:

Electronic Court Recording

Operator:

The Honorable Madeleine C Wanslee

2:26-bk-05144-MCW

ELIZABETH ANN NAYLOR and RONALD STEPHEN OWENS

11

08/06/2026 2:30 PM

PHX-702

Tayler Hall

Michelle Radicke-Stevenson

Matter(s)

MATTER 1: DEBTORS' MOTION FOR VOLUNTARY DISMISSAL PURSUANT TO 11 U.S.C. § 1112(b)(1) AND RELATED RELIEF

R/M #:57

MATTER 2: CONTINUED CHAPTER 11 STATUS CONFERENCE

R/M #:16

Appearances

JENNIFER A. GIAIMO, ATTORNEY FOR U.S. TRUSTEE

ELIZABETH ANN NAYLOR, DEBTOR

RONALD STEPHEN OWENS, DEBTOR

Proceedings

Ms. Giaimo states the U.S. Trustee's position in support of dismissal and informs the Court that her office received an accounting of the GoFundMe funds and bank statements. The investigation revealed disturbing material warranting conversion or dismissal. She believes dismissal with a two-year bar to refile is appropriate.

In response to the Court's questions about the investigation results and the U.S. Trustee's recommendation for dismissal, Ms. Giaimo states that this case was filed in bad faith and that a two-year bar would provide sufficient deterrence to prevent another filing that would interrupt creditors from pursuing their rights. She further states that the two-year period would allow the Debtors sufficient time to work with the mortgage company regarding the foreclosure and allow creditors to pursue their rights in state court. Given the Debtors' financial situation, she does not believe conversion is appropriate.

Ms. Owens states that they agree with dismissal and the two-year bar. She disputes any insinuation of fraudulent intent or bad faith, nothing that the Debtors are proceeding pro se. She expresses that she cooperated fully and provided the documents to ensure complete transparency. She further expresses her gratitude for the GoFundMe contributions.

COURT: THE COURT FINDS AND CONCLUDES THAT CAUSE EXISTS UNDER 11 U.S.C. §1112(b) TO DISMISS OR CONVERT THIS BANKRUPTCY CASE.

THE RECORD DEMONSTRATES THAT THE DEBTORS ARE UNABLE TO SATISFY THE OBLIGATIONS IMPOSED UNDER CHAPTER 11 AND THERE IS NO REASONABLE LIKELIHOOD OF A SUCCESSFUL REORGANIZATION WITHIN A REASONABLE PERIOD OF TIME.

THE COURT FURTHER FINDS THAT DISMISSAL, RATHER THAN CONVERSION, IS IN THE BEST INTERESTS OF THE CREDITORS AND THE ESTATE. THE RECORD REFLECTS SIGNIFICANT FAILURES TO COMPLY WITH CHAPTER 11 REQUIREMENTS AND DEMONSTRATES THAT DISMISSAL WITHOUT PREJUDICE WOULD NOT ADEQUATELY PROTECT THE INTEGRITY OF THE BANKRUPTCY PROCESS.

THE COURT FURTHER NOTES THAT DEBTORS HAVE FILED MULTIPLE BANKRUPTCY CASES.

ACCORDINGLY, A PERIOD RESTRICTING THE DEBTORS FROM SEEKING FURTHER RELIEF IN BANKRUPTCY IS APPROPRIATE. IN LIGHT OF THE MULTIPLE ERRORS, MISSTATEMENTS, AND POSSIBLE MISREPRESENTATIONS REFLECTED IN THE RECORD, THE COURT FINDS AND CONCLUDES THAT A TWO-YEAR BAR TO FILING A NEW BANKRUPTCY CASE WILL FURTHER THE PURPOSES OF 11 U.S.C. §§ 105 AND 349(a) BY PROTECTING THE BANKRUPTCY PROCESS AND DISCOURAGING ABUSIVE OR PREMATURE REFILINGS.

DURING THE TWO-YEAR PERIOD, GOFUNDME CLAIMANTS AND OTHER CREDITORS MAY PROSECUTE ANY CLAIMS AND CAUSES OF ACTION AGAINST THE DEBTORS IN STATE COURT. OTHER ACTIONS AGAINST THE DEBTORS MAY ALSO PROCEED. THE BAR IS APPROPRIATELY TAILORED TO THE CIRCUMSTANCES, AND THE DEBTORS HAVE STIPULATED AND AGREED ON THE RECORD TO ITS IMPOSITION.

FOR THESE REASONS, THE DEBTORS' MOTION FOR VOLUNTARY DISMISSAL IS GRANTED AND THE COURT ADOPTS THE U.S. TRUSTEE'S RECOMMENDATION FOR A TWO-YEAR RE-FILING BAR DATE. THIS CHAPTER 11 CASE IS DISMISSED FOR CAUSE UNDER 11 U.S.C. § 1112(b). THE DISMISSAL OF THIS CASE IS WITH PREJUDICE TO THE FILING OF ANY BANKRUPTCY PETITION BY EITHER DEBTOR, UNDER ANY CHAPTER OF THE BANKRUPTCY CODE, FOR A PERIOD OF TWO YEARS.

THE TWO-YEAR BAR TO REFILING SHALL BEGIN ON THE DATE OF ENTRY OF THIS MINUTE ENTRY ORDER.

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]
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