

Fill in this information to identify your case:

United States Bankruptcy Court for the:

District of Arizona

Case number (If known): _____ Chapter you are filing under:

Chapter 7

Chapter 11

Chapter 12

Chapter 13

Check if this is an
amended filing**Official Form 101****Voluntary Petition for Individuals Filing for Bankruptcy****06/24**

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

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: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Laura First name Middle name Owens Last name Suffix (Sr., Jr., II, III)	 First name Middle name Last name Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names and any assumed, trade names and <i>doing business as</i> names. Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.	Emily First name Laura Middle name Wilson Last name Business name (if applicable)	 First name Middle name Last name Business name (if applicable)
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 4448	xxx - xx -

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Your Employer Identification Number (EIN), if any.	EIN	EIN
5. Where you live	<div>11440 N 69th Street</div> <div>Number Street</div> <div>Scottsdale AZ 85254</div> <div>City State ZIP Code</div> <div>MARICOPA-AZ</div> <div>County</div> <div>If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.</div> <div>Number Street</div> <div>P.O. Box</div> <div>City State ZIP Code</div>	<div>If Debtor 2 lives at a different address:</div> <div>Number Street</div> <div>City State ZIP Code</div> <div>County</div> <div>If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.</div> <div>Number Street</div> <div>P.O. Box</div> <div>City State ZIP Code</div>
6. Why you are choosing this district to file for bankruptcy	<div>Check one:</div> <div>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</div> <div>I have another reason. Explain. (See 28 U.S.C. § 1408.)</div>	<div>Check one:</div> <div>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</div> <div>I have another reason. Explain. (See 28 U.S.C. § 1408.)</div>

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under**
- Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
- Chapter 7
Chapter 11
Chapter 12
Chapter 13
8. **How you will pay the fee**
- I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
9. **Have you filed for bankruptcy within the last 8 years?**
- No.
- Yes. District _____ When _____ Case Number _____
MM / DD / YYYY
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- No.
- Yes. Debtor _____ Relationship to you _____
District _____ When _____ Case Number, if known _____
MM / DD / YYYY
11. **Do you rent your residence?**
- No. Go to line 12
- Yes. Has your landlord obtained an eviction judgment against you?
- No. No. Go to line 12
- Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
<p>15. Tell the court whether you have received a briefing about credit counseling.</p> <p>The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.</p> <p>If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.</p>	<p><i>You must check one:</i></p> <p>I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.</p> <p>Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.</p> <p>I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.</p> <p>Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any</p> <p>I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.</p> <p>To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.</p> <p>Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.</p> <p>Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.</p> <p>I am not required to receive a briefing about credit counseling because of:</p> <p style="margin-left: 40px;">Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.</p> <p style="margin-left: 40px;">Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.</p> <p style="margin-left: 40px;">Active duty. I am currently on active military duty in a military combat zone.</p> <p>If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.</p>	<p><i>You must check one:</i></p> <p>I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.</p> <p>Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.</p> <p>I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.</p> <p>Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any</p> <p>I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.</p> <p>To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.</p> <p>Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.</p> <p>Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.</p> <p>I am not required to receive a briefing about credit counseling because of:</p> <p style="margin-left: 40px;">Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.</p> <p style="margin-left: 40px;">Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.</p> <p style="margin-left: 40px;">Active duty. I am currently on active military duty in a military combat zone.</p> <p>If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.</p>

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts 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." No. Go to line 16b. Yes. Go to line 17		
	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17		
	16c. State the type of debts you owe that are not consumer debts or business debts. 		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7. Go to line 18 Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? No Yes		
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion

Part 7: Sign Below

For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand 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	X
Signature of Debtor 1	Signature of Debtor 2
Executed on 12/08/2025 MM / DD / YYYY	Executed on MM / DD / YYYY

**If you are not represented
by an attorney, you do not
need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

Date

Signature of Attorney for Debtor

MM / DD / YYYY

Printed name

Firm name

Number	Street
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City

State

ZIP Code

Contact phone

Email address

Bar number

State

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but **you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

No

Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

No

Yes

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

No

Yes. Name of Person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

X

Signature of Debtor 1

Date 12/08/2025
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address laura@lauramichelleowens.com

X

Signature of Debtor 2

Date _____
MM / DD / YYYY

Contact phone _____

Cell phone _____

Email address _____

Fill in this information to identify your case:

Debtor 1	Laura		Owens
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: District of Arizona

Case number
(If known) _____

Check if this is an
amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. 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.

Sign Below

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 Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

Signature of Debtor 1

Date 12/08/2025

MM / DD / YYYY

X

Signature of Debtor 2

Date _____

MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Laura	Owens
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the:	District of Arizona	
Case number (If known)		

Check if this is an
amended filing**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets**Your assets**
Value of what you own

1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$ 0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 19,950.74
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 19,950.74

Part 2: Summarize Your Liabilities**Your liabilities**
Amount you owe

2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$ 213,596.11
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+ \$ 50,153.97
Your total liabilities	\$ 263,750.08

Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 0.00
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)	
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 3,303.02

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those “incurred by an individual primarily for a personal, family, or household purpose.” 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

	Total claim
From Part 4 on <i>Schedule E/F</i> , copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ <input type="text"/>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <input type="text"/>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <input type="text"/>
9d. Student loans. (Copy line 6f.)	\$ <input type="text"/> 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <input type="text"/> 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <input type="text"/> 0.00
9g. Total. Add lines 9a through 9f.	\$ <input type="text"/> 0.00

Fill in this information to identify your case:

Debtor 1 Laura Owens
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona

Case number
(if known) _____

Check if this is an
amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. 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: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

No. Go to Part 2.

Yes. Where is the property?

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

Single-family home
Duplex or multi-unit building
Condominium or cooperative
Manufactured or mobile home
Land
Investment property
Timeshare
Other _____

Who has an interest in the property? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another

**Other information you wish to add about this item,
such as local property identification number:**

Do not deduct secured claims or exemptions. Put
the amount of any secured claims on *Schedule D:
Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

\$ _____ \$ _____

**Describe the nature of your ownership
interest (such as fee simple, tenancy by
the entireties, or a life estate), if known.**

Check if this is community property
(see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages
you have attached for Part 1. Write that number here.**

→ \$ 0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
Yes

3.1 Make: Hyundai
Model Tucson
Year: 2021
Approximate mileage: 49155
Other information:

Who has an interest in the property? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

Check if this is community property (see instructions)

\$ 13,000.00 \$ 17,000.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
Yes

Make: _____
Model _____
Year: _____
Other information:

Who has an interest in the property? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **Current value of the portion you own?**

Check if this is community property (see instructions)

\$ _____ \$ _____

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here. →

\$ 17,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe.

\$ _____

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.

\$ 600.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.

\$ _____

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.

\$ 300.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.

\$ _____

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.

\$ 750.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.

\$ 250.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe.	Two rescue dogs, one a 15 year old toy poodle mix and the other a 5 year old mutt	\$	1.00
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14. **Any other personal and household items you did not already list, including any health aids you did not list**

No

Yes. Give specific information.	Prescription glasses	\$ 10.00
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15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.

\$	1,911.00
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Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes Cash: \$ 7.74

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes..... Institution name: \$

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes..... Institution or issuer name: Charles Scwab \$ 618.00
Etrade \$ 414.00

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

Yes. Give specific information about them Name of entity: % of ownership: 0 % \$

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them Issuer name: \$

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately. Type of account: Institution name: \$

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes.....

Institution name or individual:

\$ _____

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description:

\$ _____

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them

\$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them

\$ _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them

\$ _____

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Federal: \$ _____
 State: \$ _____
 Local: \$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.

Alimony: \$ _____
 Maintenance: \$ _____
 Support \$ _____
 Divorce Settlement: \$ _____
 Property Settlement: \$ _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.

\$ _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company
 of each policy and list its value.

Company name:

Beneficiary:

_____ \$ _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information.

\$ _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Give specific information.

\$ _____

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Give specific information.

\$ _____

35. Any financial assets you did not already list

No

Yes. Give specific information.

\$ _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here →

\$ 1,039.74

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No

Yes. Describe \$ _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe \$ _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe \$ _____

41. Inventory

No

Yes. Describe \$ _____

42. Interests in partnerships or joint ventures

No

Yes. Describe Name of entity: % of ownership:
_____ 0 % \$ _____

43. Customer lists, mailing lists, or other compilations

No

Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe \$ _____

44. Any business-related property you did not already list

No

Yes. Give specific information \$ _____

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here →

\$ 0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.

Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No

Yes

\$

48. Crops—either growing or harvested

No

Yes. Give specific information

\$

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No

Yes

\$

50. Farm and fishing supplies, chemicals, and feed

No

Yes

\$

51. Any farm- and commercial fishing-related property you did not already list

No

Yes. Give specific information

\$

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here**

➔

\$

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific
information

\$ _____

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$ 0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 →

\$ 0.00

56. Part 2: Total vehicles, line 5 \$ 17,000.00

57. Part 3: Total personal and household items, line 15 \$ 1,911.00

58. Part 4: Total financial assets, line 36 \$ 1,039.74

59. Part 5: Total business-related property, line 45 \$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$

61. Part 7: Total other property not listed, line 54 +\$ 0.00

62. Total personal property. Add lines 56 through 61.

\$ 19,950.74

Copy personal property total →

+\$ 19,950.74

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$ 19,950.74

Fill in this information to identify your case:

Debtor 1	Laura	Owens	
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>District of Arizona</u>			
Case number (If known)			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

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, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
---	--	---

2.1	Clayton Echard <small>Creditor's Name</small> 1747 East Morten Avenue <small>Number Street</small> Suite 205 Phoenix AZ 85020 <small>City State ZIP Code</small>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px; min-height: 40px;">Judgment from FC2023-052114</div>	\$ 196,260.11	\$ 0.00	\$ 196,260.11
<p>As of the date you file, the claim is: Check all that apply.</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> </div> <div style="width: 50%;"> <p>Nature of lien. Check all that apply.</p> <p>An agreement you made (such as mortgage or secured car loan)</p> <p>Statutory lien (such as tax lien, mechanic's lien)</p> <p>Judgment lien from a lawsuit</p> <p>Other (including a right to offset)</p> </div> </div> <p>Who owes the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Date debt was incurred _____ Last 4 digits of account number _____</p>					
2.2	SBNA <small>Creditor's Name</small> P.O. BOX 961211 <small>Number Street</small> Fort Worth TX 76161 <small>City State ZIP Code</small>	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px; min-height: 40px;">2021 Hyundai Tucson</div>	\$ 17,336.00	\$	\$
<p>As of the date you file, the claim is: Check all that apply.</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> </div> <div style="width: 50%;"> <p>Nature of lien. Check all that apply.</p> <p>An agreement you made (such as mortgage or secured car loan)</p> <p>Statutory lien (such as tax lien, mechanic's lien)</p> <p>Judgment lien from a lawsuit</p> <p>Other (including a right to offset)</p> </div> </div> <p>Who owes the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Date debt was incurred <u>12/19/2024</u></p>					

Part 1:	Additional Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.		<i>Column A</i> Amount of claim Do not deduct the value of collateral.	<i>Column B</i> Value of collateral that supports this claim	<i>Column C</i> Unsecured portion If any
	Last 4 digits of account number _____				
	Column A dollar value totals from all pages.		\$	213,596.11	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<div></div> <div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	<div>On which line in Part 1 did you enter the creditor?</div> <div>Last 4 digits of account number</div>
---	---

Fill in this information to identify your case:

Debtor 1 Laura Owens
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona

Case number
(If known) _____

Check if this is an
amended filing

Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with **PRIORITY** claims and Part 2 for creditors with **NONPRIORITY** claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

No. Go to Part 2.

Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
<div><div><div>Priority Creditor's Name</div><div>Number Street</div><div>City State ZIP Code</div></div><div>Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes</div></div>	Last 4 digits of account number _____	\$ _____	\$ _____
When was the debt incurred? _____			
As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed			
Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify _____			

Part 2: List ALL of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

				Total claim
4.1	Afterpay Nonpriority Creditor's Name 760 Market Street Number Street Floor 2 San Francisco CA 94102 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify _____	\$ 138.14	
4.13	Alevea Mental Health Nonpriority Creditor's Name 2034 East Southern Avenue Number Street Tempe AZ 85282 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number _____ When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify _____	\$ 2,229.00	
4.17	Anthem Law Nonpriority Creditor's Name 3715 West Anthem Way Number Street Suite 119 Anthem AZ 85086 City State ZIP Code As of the date you file, the claim is: Check all that apply	Last 4 digits of account number _____ When was the debt incurred? _____	\$ 4,100.00	

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
	<p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p>	
4.12	<p>Blue Cross Blue Shield of Arizona</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 81049</p> <p>Number Street</p> <p>Phoenix AZ</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number 5257</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p>	\$ 1,766.08
4.2	<p>BRCLYGAP</p> <p>Nonpriority Creditor's Name</p> <p>P.O. BOX 8803</p> <p>Number Street</p> <p>Wilmington DE 19899</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p>Debtor 1 only</p> <p>Debtor 2 only</p> <p>Debtor 1 and Debtor 2 only</p> <p>At least one of the debtors and another</p> <p>Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p>No</p> <p>Yes</p>	<p>Last 4 digits of account number</p> <p>When was the debt incurred?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p>Contingent</p> <p>Unliquidated</p> <p>Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p>Student loans</p> <p>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p>Debts to pension or profit-sharing plans, and other similar debts</p> <p>Other. Specify</p>	\$ 783.00
4.3	<p>Capital One</p> <p>Nonpriority Creditor's Name</p>	<p>Last 4 digits of account number</p>	\$ 235.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth. Total claim

PO BOX 71083 When was the debt incurred?
Number Street

Charlotte NC 28272 As of the date you file, the claim is: Check all that apply
City State ZIP Code

Who incurred the debt? Check one.
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?
No
Yes

Contingent
Unliquidated
Disputed

Type of NONPRIORITY unsecured claim:
Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify

4.15 Chaparral Veterinary Medical Center Last 4 digits of account number \$ 4,391.09
Nonpriority Creditor's Name

32100 North Cave Creek Road When was the debt incurred?
Number Street

Cave Creek AZ 85331 As of the date you file, the claim is: Check all that apply
City State ZIP Code

Who incurred the debt? Check one.
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?
No
Yes

Contingent
Unliquidated
Disputed

Type of NONPRIORITY unsecured claim:
Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify

4.14 Cherry Tech Last 4 digits of account number \$ 1,595.00
Nonpriority Creditor's Name

2261 Market Street When was the debt incurred?
Number Street

4689

San Francisco CA 94114 As of the date you file, the claim is: Check all that apply
City State ZIP Code

Who incurred the debt? Check one.
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?
No

Contingent
Unliquidated
Disputed

Type of NONPRIORITY unsecured claim:
Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth. Total claim

4.6 Comenity Last 4 digits of account number \$ 1,227.00
Nonpriority Creditor's Name
PO BOX 182128
Number Street
Columbus OH 43218
City State ZIP Code
Who incurred the debt? Check one.
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?
No
Yes

4.4 Credit One Bank Last 4 digits of account number \$ 1,581.00
Nonpriority Creditor's Name
PO BOX 60500
Number Street
City of Industry CA 91716-0500
City State ZIP Code
Who incurred the debt? Check one.
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?
No
Yes

4.5 Credit One Bank Last 4 digits of account number \$ 692.00
Nonpriority Creditor's Name
PO BOX 60500
Number Street
City of Industry CA 91716-0500
City State ZIP Code
Who incurred the debt? Check one.
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<div><div><div>Check if this claim is for a community debt</div><div>Is the claim subject to offset?</div><div>No</div><div>Yes</div></div><div><div>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div>Debts to pension or profit-sharing plans, and other similar debts</div><div>Other. Specify</div></div></div>			
4.16	<div>January Technologies</div> <div>Nonpriority Creditor's Name</div> <div>176 Grand Street</div> <div>Number Street</div> <div>New York NY 10013</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div><div>Debtor 1 only</div><div>Debtor 2 only</div><div>Debtor 1 and Debtor 2 only</div><div>At least one of the debtors and another</div></div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div>No</div> <div>Yes</div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><div>Contingent</div><div>Unliquidated</div><div>Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div>Student loans</div><div>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div>Debts to pension or profit-sharing plans, and other similar debts</div><div>Other. Specify</div></div>	\$ 4,364.45
4.7	<div>Kikoff</div> <div>Nonpriority Creditor's Name</div> <div>633 Folsom Street</div> <div>Number Street</div> <div>Suite 300</div> <div>San Francisco CA 94107</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div><div>Debtor 1 only</div><div>Debtor 2 only</div><div>Debtor 1 and Debtor 2 only</div><div>At least one of the debtors and another</div></div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div>No</div> <div>Yes</div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><div>Contingent</div><div>Unliquidated</div><div>Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div>Student loans</div><div>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div>Debts to pension or profit-sharing plans, and other similar debts</div><div>Other. Specify</div></div>	\$ 100.00
4.18	<div>Kolsrud Law</div> <div>Nonpriority Creditor's Name</div> <div>1650 N 1st Ave</div> <div>Number Street</div> <div>Phoenix AZ 85003</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply</div> <div><div>Contingent</div></div>	\$ 14,000.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4..., followed by 4.5, and so forth.			Total claim
	<div>Debtor 1 only</div> <div>Debtor 2 only</div> <div>Debtor 1 and Debtor 2 only</div> <div>At least one of the debtors and another</div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div>No</div> <div>Yes</div>	<div>Unliquidated</div> <div>Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div>Student loans</div> <div>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div>Debts to pension or profit-sharing plans, and other similar debts</div> <div>Other. Specify</div>	
4.19	<div>Macy's</div> <div>Nonpriority Creditor's Name</div> <div>P.O. Box 6167</div> <div>Number Street</div> <div>Sioux Falls SD 57117</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div>Debtor 1 only</div> <div>Debtor 2 only</div> <div>Debtor 1 and Debtor 2 only</div> <div>At least one of the debtors and another</div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div>No</div> <div>Yes</div>	<div>Last 4 digits of account number 9860</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply</div> <div>Contingent</div> <div>Unliquidated</div> <div>Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div>Student loans</div> <div>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div>Debts to pension or profit-sharing plans, and other similar debts</div> <div>Other. Specify</div>	\$ 428.82
4.8	<div>Macys/CBNA</div> <div>Nonpriority Creditor's Name</div> <div>3039 CORNWALLIS RD</div> <div>Number Street</div> <div>Durham NC 27709</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div>Debtor 1 only</div> <div>Debtor 2 only</div> <div>Debtor 1 and Debtor 2 only</div> <div>At least one of the debtors and another</div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div>No</div> <div>Yes</div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred?</div> <div>As of the date you file, the claim is: Check all that apply</div> <div>Contingent</div> <div>Unliquidated</div> <div>Disputed</div> <div>Type of NONPRIORITY unsecured claim:</div> <div>Student loans</div> <div>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div> <div>Debts to pension or profit-sharing plans, and other similar debts</div> <div>Other. Specify</div>	\$ 428.00
4.9	<div>Midland Credit Management Inc.</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 2004</div> <div>Number Street</div>	<div>Last 4 digits of account number 6802</div>	\$ 1,907.52

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.				Total claim	
<div>When was the debt incurred? _____</div> <div>Warren MI 48090 City State ZIP Code</div> <div>As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed</div> <div>Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</div> <div>Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify _____</div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset? No Yes</div>					
4.10	<div>Midland Credit Management Inc. Nonpriority Creditor's Name</div> <div>PO Box 2004 Number Street</div> <div>Warren MI 48090 City State ZIP Code</div> <div>Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</div> <div>Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify _____</div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset? No Yes</div>			Last 4 digits of account number 9447	\$ 1,046.77
4.20	<div>No Waste Grindings Nonpriority Creditor's Name</div> <div>515 East Carefree Highway Number Street</div> <div>#1027</div> <div>Phoenix AZ 85085 City State ZIP Code</div> <div>Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another</div> <div>Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify _____</div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset? No</div>			Last 4 digits of account number _____	\$ 1,145.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth. Total claim

Yes

4.21 Sonoran Ranch Services Last 4 digits of account number \$ 435.00
Nonpriority Creditor's Name
515 East Carefree Highway When was the debt incurred?
Number Street
#169
Phoenix AZ 85085 As of the date you file, the claim is: Check all that apply
City State ZIP Code
Contingent
Unliquidated
Disputed
Who incurred the debt? Check one.
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Type of NONPRIORITY unsecured claim:
Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify
Check if this claim is for a community debt
Is the claim subject to offset?
No
Yes

4.11 Syncb Carecredit Last 4 digits of account number \$ 4,463.00
Nonpriority Creditor's Name
PO BOX 965036 When was the debt incurred?
Number Street
Orlando FL 32896 As of the date you file, the claim is: Check all that apply
City State ZIP Code
Contingent
Unliquidated
Disputed
Who incurred the debt? Check one.
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Type of NONPRIORITY unsecured claim:
Student loans
Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
Other. Specify
Check if this claim is for a community debt
Is the claim subject to offset?
No
Yes

4.22 The Valley Law Group, LLC Last 4 digits of account number \$ 1,942.50
Nonpriority Creditor's Name
3101 North Central Avenue When was the debt incurred?
Number Street
Suite 100
Phoenix AZ 85012 As of the date you file, the claim is: Check all that apply
City State ZIP Code
Contingent
Unliquidated
Disputed
Who incurred the debt? Check one.
Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Type of NONPRIORITY unsecured claim:
Student loans

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4., followed by 4.5, and so forth.			Total claim
<div><div><div>Check if this claim is for a community debt</div><div>Is the claim subject to offset?</div><div>No</div><div>Yes</div></div><div><div>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div>Debts to pension or profit-sharing plans, and other similar debts</div><div>Other. Specify</div><div></div></div></div>			
4.23	<div>Waves</div> <div>Nonpriority Creditor's Name</div> <div></div> <div>Number Street</div> <div></div> <div>AZ</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div><div>Debtor 1 only</div><div>Debtor 2 only</div><div>Debtor 1 and Debtor 2 only</div><div>At least one of the debtors and another</div></div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div>No</div> <div>Yes</div>	<div>Last 4 digits of account number</div> <div></div> <div>When was the debt incurred?</div> <div></div> <div>As of the date you file, the claim is: Check all that apply</div> <div><div>Contingent</div><div>Unliquidated</div><div>Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div>Student loans</div><div>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div>Debts to pension or profit-sharing plans, and other similar debts</div><div>Other. Specify</div><div></div></div>	\$ 210.00
4.24	<div>Zip Pay</div> <div>Nonpriority Creditor's Name</div> <div>228 Park Avenue South</div> <div>Number Street</div> <div>#59872</div> <div>New York NY 10003</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div><div>Debtor 1 only</div><div>Debtor 2 only</div><div>Debtor 1 and Debtor 2 only</div><div>At least one of the debtors and another</div></div> <div>Check if this claim is for a community debt</div> <div>Is the claim subject to offset?</div> <div>No</div> <div>Yes</div>	<div>Last 4 digits of account number</div> <div></div> <div>When was the debt incurred?</div> <div></div> <div>As of the date you file, the claim is: Check all that apply</div> <div><div>Contingent</div><div>Unliquidated</div><div>Disputed</div></div> <div>Type of NONPRIORITY unsecured claim:</div> <div><div>Student loans</div><div>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</div><div>Debts to pension or profit-sharing plans, and other similar debts</div><div>Other. Specify</div><div></div></div>	\$ 945.60

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

On which entry in Part 1 or Part 2 did you list the original creditor?

Name _____

Number	Street
--------	--------

Line _____ of (*Check one*):

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

City

State

ZIP Code

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

Total claims from Part 1

6a. Domestic support obligations

6a.

Total claim

\$

6b. Taxes and certain other debts you owe the government

6b.

\$

6c. Claims for death or personal injury while you were intoxicated

6c.

\$

6d. Other. Add all other priority unsecured claims. Write that amount here.

6d.

+ \$

6e. Total. Add lines 6a through 6d.

6e.

\$

Total claim

Total claims from Part 2

6f. Student loans

6f.

\$ 0.00

6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6g.

\$ 0.00

6h. Debts to pension or profit-sharing plans, and other similar debts

6h.

\$ 0.00

6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6i.

+ \$ 50,153.97

6j. Total. Add lines 6f through 6i.

6j.

\$ 50,153.97

Fill in this information to identify your case:

Debtor 1	Laura	Owens	
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (If known)			

Check if this is an
amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases 12/15

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, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	ATT Name Number Street City State ZIP Code	Cell phone contract
2.2	Santander Name Number Street City State ZIP Code	2021 Hyundai Tucson

Fill in this information to identify your case:

Debtor 1 Laura Owens
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Arizona

Case number
(If known) _____

Check if this is an
amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. 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, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No
Yes

2. **Within the last 8 years, have you lived 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. Go to line 3.

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No

Yes. In which community state or territory did you live? _____. Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Name

Number Street

City State ZIP Code

Schedule D, line ____

Schedule E/F, line ____

Schedule G, line ____

Fill in this information to identify your case:

Debtor 1	Laura	Owens
	First Name	Middle Name
Debtor 2 (Spouse, if filing)		Last Name
	First Name	Middle Name
United States Bankruptcy Court for the:	District of Arizona	
Case number (If known)		

Check if this is:

An amended filing

A supplement showing postpetition chapter 13
income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. 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: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies

Employment Status

Employed

Employed

Not employed

Not employed

Occupation

Unemployed

Employer's name**Employer's address**

Number Street

Number Street

City State Zip Code

City State Zip Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.
 If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$ 0.00	\$
3. Estimate and list monthly overtime pay.	3.	+ \$ 0.00	+ \$
4. Calculate gross income. Add line 2 + line 3.	4.	\$ 0.00	\$
 Copy line 4 here →			
	4.	\$ 0.00	\$
 5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$ 0.00	\$
5b. Mandatory contributions for retirement plans	5b.	\$ 0.00	\$
5c. Voluntary contributions for retirement plans	5c.	\$ 0.00	\$
5d. Required repayments of retirement fund loans	5d.	\$ 0.00	\$
5e. Insurance	5e.	\$ 0.00	\$
5f. Domestic support obligations	5f.	\$ 0.00	\$
5g. Union dues	5g.	\$ 0.00	\$
5h. Other deductions. Specify: _____	5h.	+ \$ 0.00	+ \$
_____	5h.	+ \$	+ \$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$ 0.00	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 0.00	\$
 8. List all other income regularly received:			
8a. Net income from rental property and from operating business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ 0.00	\$
8b. Interest and dividends	8b.	\$ 0.00	\$
8c. Family support payment that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ 0.00	\$
8d. Unemployment compensation	8d.	\$ 0.00	\$

	For Debtor 1	For Debtor 2 or non-filing spouse
8e. Social Security	8e. \$ 0.00	\$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$
	8f. \$	\$
8g. Pension or retirement income	8g. \$ 0.00	\$
8h. Other monthly income. Specify: Family support for food and living expenses _____	8h. + \$ 0.00	+ \$
	8h. + \$	+ \$
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 0.00	\$
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 0.00	10. \$ + \$ = \$ 0.00
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i>. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____		11. + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies		12. \$ 0.00 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	Laura	Owens
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the:	District of Arizona	
Case number (If known)		

Check if this is:

An amended filing

A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

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 another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

No

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent

No
Yes

Do not state the dependents' names.

No
Yes

No
Yes

No
Yes

No
Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

		Your expenses
4c. Home maintenance, repair, and upkeep expenses	4c.	\$ 0.00
4d. Homeowner's association or condominium dues	4d.	\$ 0.00
5. Additional mortgage payments for your residence , such as home equity loans	5.	\$ 0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$
6b. Water, sewer, garbage collection	6b.	\$
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 445.39
6d. Other Specify: _____	6d.	\$
7. Food and housekeeping supplies	7.	\$ 1,800.00
8. Childcare and children's education costs	8.	\$
9. Clothing, laundry, and dry cleaning	9.	\$ 225.00
10. Personal care products and services	10.	\$ 100.00
11. Medical and dental expenses	11.	\$
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ 50.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 250.00
14. Charitable contributions and religious donations	14.	\$
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20		
15a. Life insurance	15a.	\$
15b. Health insurance	15b.	\$
15c. Vehicle insurance	15c.	\$
15d. Other. Specify: _____	15d.	\$
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: No tax liability. I am under the income threshold for owing taxes.	16.	\$
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$ 432.63
17b. Car payments for Vehicle 2	17b.	\$
17c. Other. Specify: _____	17c.	\$
17d. Other. Specify: _____	17d.	\$
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$
19. Other payments you make to support others who do not live with you.		

Your expenses

Specify: _____

19. \$ _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20a. \$ _____

20b. Real estate taxes

20b. \$ _____

20c. Property, homeowner's, or renter's insurance

20c. \$ _____

20d. Maintenance, repair, and upkeep expenses

20d. \$ _____

20e. Homeowner's association or condominium dues

20e. \$ _____

21. Other. Specify: Food and cost of living paid for by family support. _____

21. +\$ _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 3,303.02

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ _____

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 3,303.02

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 0.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 3,303.02

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ 0.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:

Fill in this information to identify your case:

Debtor 1	Laura	Owens
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the: <u>District of Arizona</u>		
Case number (If known)		

Check if this is an amended filing

Official Form 122A-1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2) 12/15

File this supplement together with Chapter 7 Statement of Your Current Monthly Income (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1: Identify the Kind of Debts You Have

1. **Are your debts 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." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101).

No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, There is no presumption of abuse, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

No. Go to line 3.

Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?
10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

No. Go to line 3.

Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

No. Complete Form 122A-1. Do not submit this supplement.

Yes. Check any one of the following categories that applies:

I was called to active duty after September 11, 2001, for at least 90 days and remain on active duty.

I was called to active duty after September 11, 2001, for at least 90 days and was released from active duty on _____, which is fewer than 540 days before I file this bankruptcy case.

I am performing a homeland defense activity for at least 90 days.

I performed a homeland defense activity for at least 90 days, ending on _____, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, The Means Test does not apply now, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The exclusion period means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Fill in this information to identify your case:

Debtor 1	<u>Laura</u>	<u>Owens</u>
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name Last Name
United States Bankruptcy Court for the: <u>District of Arizona</u>		
Case number (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**

Number Street

City State ZIP Code

From
To

Same as Debtor 1

Number Street

City State ZIP Code

Same as Debtor 1

From
To

Number Street

City State ZIP Code

From
To

Same as Debtor 1

Number Street

City State ZIP Code

Same as Debtor 1

From
To

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:	
	Source of Income Check all that apply.	Gross income (before deductions and exclusions)	Source 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 Business	\$	Wages, commissions, bonuses, tips Operating Business	\$
For last calendar year: (January 1 to December 31,) YYYY	Wages, commissions, bonuses, tips Operating Business	\$	Wages, commissions, bonuses, tips Operating Business	\$
For last calendar year before that: (January 1 to December 31,) YYYY	Wages, commissions, bonuses, tips Operating Business	\$	Wages, commissions, bonuses, tips Operating 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:	
	Source of Income Describe below.	Gross income from each source (before deductions and exclusions)	Source 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:		\$		\$
		\$		\$
		\$		\$
For last calendar year: (January 1 to December 31,) YYYY		\$		\$
		\$		\$
		\$		\$
For the calendar year before that: (January 1 to December 31,) YYYY		\$		\$
		\$		\$
		\$		\$

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 ...
Creditor's Name		\$	\$	Mortgage
Number Street				Car
				Credit Card
				Loan Repayment
				Suppliers or vendors
City State ZIP Code				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
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 Include creditor's name
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>Owens v. Marraccini</u> Case number <u>FDV18-813-693</u>	Not a debt - a DVRO I filed against Marraccini	San Francisco Superior Court Court Name Number Street CA City State ZIP Code	Pending On appeal Concluded
Case title <u>Owens v. Gillespie</u> Case number <u>FN2024-052375</u>	Not a debt - a DVRO I filed against Gillespie	Maricopa County Superior Court Court Name Number Street AZ City State ZIP Code	Pending On appeal Concluded
Case title <u>State of Arizona v. Owens</u> Case number _____	There has not been a conviction as of date of filing	Maricopa County Superior Court Court Name Number Street AZ City State ZIP Code	Pending On appeal Concluded
Case title <u>Owens v. Echard</u> Case number <u>FC2023-052114</u>	Maricopa County Superior Court – civil judgment enforcement related to prior paternity case	Maricopa County Superior Court Court Name Number Street 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.

Describe the property	Date	Value of the property
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	<div></div>	\$ _____
Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied.		

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 _____	<div></div>	\$ _____
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

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
Person Who Was Paid Number Street City State ZIP Code Email or website address Person Who Made the Payment, if Not You		\$

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 _____

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.

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

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.

	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 _____	_____	\$ _____

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 _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	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.

Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	Name _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	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?	Describe the property	Value
Owner's Name _____ Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	Number _____ Street _____ _____ City _____ State _____ ZIP Code _____	\$ _____

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	Governmental unit		
Number Street	Number Street		
City State ZIP Code	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
Case number		
Court Name		
Number Street		
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	Describe the nature of the business 	Employer Identification number Do not include Social Security number or ITIN. EIN: _____
Number Street 	Name of accountant or bookkeeper 	Dates business existed From _____ To _____
City State ZIP Code		
LizMax Investments LLC Business Name	Describe the nature of the business 	Employer Identification number Do not include Social Security number or ITIN. EIN: _____
Number Street 	Name of accountant or bookkeeper 	Dates business existed From _____ To _____
City State ZIP Code		
Keybacker Inc. Business Name	Describe the nature of the business 	Employer Identification number Do not include Social Security number or ITIN. EIN: _____
Number Street 	Name of accountant or bookkeeper 	Dates business existed From _____ To _____
City State ZIP Code		
Stylete LLC Business Name	Describe the nature of the business 	Employer Identification number Do not include Social Security number or ITIN. EIN: _____
Number Street 		

		Name of accountant or bookkeeper	Dates business existed
			From _____ To _____
City	State	ZIP Code	

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 _____
Signature of Debtor 1

X _____
Signature of Debtor 2

Date 12/08/2025

Date _____

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).

Fill in this information to identify your case:

Debtor 1	Laura	Owens
	First Name	Middle Name
Debtor 2		Last Name
(Spouse, if filing)	First Name	Middle Name
		Last Name
United States Bankruptcy Court for the:	District of Arizona	
Case number		
(If known)		

Check if this is an
amended filing**Official Form 108****Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.
Both debtors must sign and date the form.

Be as complete and accurate as possible. 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).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: SBNA	Surrender the property.	No
	Retain the property and redeem it.	Yes
Description of property: 2021 Hyundai Tucson	Retain the property and enter into a <i>Reaffirmation Agreement</i> .	
securing debt:	Retain the property and [explain]:	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	No
	Yes
Description of leased property:	

Part 3:

Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X

Signature of Debtor 1

Date 12/08/2025

MM / DD / YYYY

X

Signature of Debtor 2

Date

MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Laura	Owens	
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	District of Arizona		
Case number (If known)			

Mailing List

List contains the name and address of each entity included on Schedules D, E/F, G, H and Creditor Information.

Clayton Echard 1747 East Morten Avenue Suite 205 Phoenix	AZ	85020
SBNA P.O. BOX 961211 Fort Worth	TX	76161
Afterpay 760 Market Street Floor 2 San Francisco	CA	94102
Alevea Mental Health 2034 East Southern Avenue Tempe	AZ	85282
Anthem Law 3715 West Anthem Way Suite 119 Anthem	AZ	85086
Blue Cross Blue Shield of Arizona PO Box 81049 Phoenix	AZ	
BRCLYGAP P.O. BOX 8803 Wilmington	DE	19899
Capital One PO BOX 71083 Charlotte	NC	28272

Chaparral Veterinary Medical Center 32100 North Cave Creek Road Cave Creek	AZ	85331
Cherry Tech 2261 Market Street 4689 San Francisco	CA	94114
Comenity PO BOX 182128 Columbus	OH	43218
Credit One Bank PO BOX 60500 City of Industry	CA	91716-0500
Credit One Bank PO BOX 60500 City of Industry	CA	91716-0500
January Technologies 176 Grand Street New York	NY	10013
Kikoff 633 Folsom Street Suite 300 San Francisco	CA	94107
Kolsrud Law 1650 N 1st Ave Phoenix	AZ	85003
Macy's P.O. Box 6167 Sioux Falls	SD	57117
Macys/CBNA 3039 CORNWALLIS RD Durham	NC	27709

Midland Credit Management Inc. PO Box 2004 Warren MI 48090
Midland Credit Management Inc. PO Box 2004 Warren MI 48090
No Waste Grindings 515 East Carefree Highway #1027 Phoenix AZ 85085
Sonoran Ranch Services 515 East Carefree Highway #169 Phoenix AZ 85085
Syncb Carecredit PO BOX 965036 Orlando FL 32896
The Valley Law Group, LLC 3101 North Central Avenue Suite 100 Phoenix AZ 85012
Waves AZ
Zip Pay 228 Park Avenue South #59872 New York NY 10003
ATT
Santander