

 Mr Haley

 Laura

 Gingy

 Jennifer

 Marcus

 Terry Dake

 —Forget to hit the button. I didn't hit the recording button. Thought I did. All right. We gotta start over. Luckily, we didn't get too deep into it. Uh, this is a call in the Owens case: Laura Owens, Case 25-11801. Uh, I'm sorry; if you don't mind, I have to swear in again. Do you solemnly swear the testimony you're about to give will be the truth, the whole truth, and nothing but the truth?

 Yes.

 Would you state your full name for the record, please?

 Laura Michelle Owens.

 Ms Owens, do you understand the importance of the oath you just took?

 Yes.

 Is your address correct as it's listed in your petition?

 Yes.

 Is that where you currently reside?

 Yes.

 Did you receive the bankruptcy information sheet I sent out?

 Yes.

 And you lived in Arizona at least two years before you filed this case?

 Yes.

 In the past eight years, have you filed another bankruptcy case anywhere?

 No.

 Did you review all of your bankruptcy forms and paperwork before you filed it?

 Yes.

 When it came time to sign any of those documents, did you physically sign them yourself?

 Yes.

 Do you understand that you signed those documents under oath?

 Yes.

 Are all of your assets identified in your schedules?

 Yes.

 Are all of your creditors listed there?

 Yes.

 Are you paying or you owe any child or spousal support obligations?

 I do not.

 Have you filed tax returns for all years up through 2024?

 Yes.

 I got a 2024 tax return copy from you. Uh, what is the status of 2023's? That would have been another one that I asked for.

 Ummm, 2023 should have been sent as well, with the—the 24 I know, um, my civil attorney David Gingras had been helping me and I thought he sent that one over, um--

 Okay, can you guys confer after we dis—after we, uh, deal with the meeting today and follow up and get that to me. Make sure [ yes] I get it. The 2024 tax return copy that I did see—was that a true copy of what you filed for that tax year?

 Yes.

 All right, ummm... In the past year, have you made any payments for any family members or friends?

 No.

 In the past two years, have you sold, given away, or otherwise transferred anything?

 Um, yes.

 Okay, and you answered yes to that on my, my trustee questionnaire? Um...I don't remember seeing anything about that in your Statement of Financial Affairs. But what, what are you talking about when you say yes to that answer to that question?

 Yeah, I started an LLC called Liz Max Investments LLC [ Okay] and um, my... it was supposed to be for investment properties and my mom ended up being the one who provided the down payment for a property, and she ran it herself. It wasn't, um, something I ended up having anything to do with, so I, um, gave her the LLC and just took my name off of it.

 Okay, and if—if I—uh, I've already done, we've already done some preliminary work in here, and if I understand it—and correct me if I'm wrong—the, uh, the real estate that was the, the investment in that LLC is, uh, was, uh, the LLC no longer has it. Th-The bank took it back?

 Yeah, it was forfeited.

 Okay... Is that the only transfer that you, um, that, that you made to any insiders—uh, family members, friends?

 Yes.

 Or rather, that was the question, uh, was that—uh, I'll ask it again. In the past two years, have you sold, given away, or otherwise transferred anything? So, that's it. Whether it's an insider or not, that's the only thing you've transferred in the past two years?

 Yes.

 In the past three years, have you been a plaintiff in any personal injury litigation or some other kind of claim settlement?

 N—uh, not uh—not personal injury. Nothing I would be en-entitled to money in.

 And do you have any claims like that available to you that you've not begun to pursue yet, for whatever reason?

 No.

 Do you have, currently have any ownership interest in real estate, whether it's through, uh, an-an-another entity or personally yourself anywhere?

😞 No.

👤 Are you the beneficiary in any trust or other kind of an estate?

😞 No.

👤 Uh, have you gotten a divorce in the past two years?

😞 No.

👤 Okay. Okay, I don't have any other questions. Um, and I'm going to open this up, but I, I, and I don't think based on last, uh, the last meeting that most of these people want to ask any questions, but I'm gonna—I—I see, um, I see Ms Giaimo from the UST is here, and I'm gonna—I'll give, uh, I'll give her the right of first refusal. Did you want to ask any questions, Ms Giaimo?

👑 Um, yes, Mr Haley. Do you mind if I have, like, maybe 10 minutes? Is that too long?

👤 That's fine. This is the last one of the day.

👑 Okay. Um, okay, so. Miss Owens, I'm an attorney with the U.S Department of Justice in the US Trustee's Office, and we oversee these bankruptcy cases, sort of as a watchdog. Um, and I have gone through your bankruptcy documents, and I just want to ask you some questions about some. But before I do, I just want to make sure. Is Mr Gingras that's on here, is that your attorney for the bankruptcy case?

😞 He—he is helping with the adversary proceeding, but he's not, um, my bankruptcy attorney. No. I [garbled] pro se, but he—he helped me because I confused some of the filings.

👤 I can clarify that if you need me to answer.

👑 Yeah. Yes, please.

👤 So, there's an adversary proceeding, um, that's part of—that's attached to this. I represent Miss Owens in the adversary proceeding, but *only* that, not—not in this main bankruptcy case. I'm obviously involved in, in the adversary part of it, and I've been communicating with Mr Haley and his counsel as well, but I'm not—I've not appeared for Laura in the bankruptcy. I don't intend to if I don't have to, but I'm just—I'm just on standby for now.

👑 Okay, so, um, so Mr Owens, I'm probably going to end up after this, um, uh, noticing your deposition and formally asking you for documents. So that's something I should ask of you personally because you don't have an attorney, correct?

🙄 Um, yes.

👑 Okay, um, so I, I want to start with—I see that recently you amended the schedules of your assets to include, um, a couple of Bank of America, uh, accounts, and an E-Trade account. Is that correct?

🙄 Correct. I listed them on the wrong spot on my filing.

👑 Okay, so what had prompted you to file the amendment? Were you just going over them and realized, oh, this is not in the correct place.

🙄 Um, I believe that, uh, Mr Tate had questions? He was assisting Mr Haley, and he had questions, and so, um...then...David had helped me with, um... making sure everything was on the right spot, so I guess... you know? And...nnn...nnn...Of re-amending the... the schedule.

👤 Ms Giaimo, I think she might—you might mean Terry Dake.

👑 Yes.

🙄 Oh, I'm so sorry. [👤 Okay] I'm sorry, yeah.

👤 You said 'Tate.' I just wanted to make it clear, okay.

🙄 Yes. Sorry about that.

👑 Okay. So... um, so having seen that you amended the statements to id-identify those accounts, do you have copies, or can you easily get copies, like electronic copies, of the bank account statements for the Bank of America account and the E-trade account for 2025 and 2024?

🙄 Yeah. Mmmhmm.

👑 Okay. Are those accounts still open?

🙄 Uh, the E-Trade one...is...is that, that I think is the same as Morgan Stanley. I think it is. It—um... Is that—? I think Morgan Stanley owns E-Trade. I think that's what it... should be...listed under—Do you see that? it's like uhhhh...

👑 I'm just looking at your, um, schedules, and it indicates 'E-Trade account.'

🙄 Okay, then, that's what—that's what I'm thinking of. From Morgan Stanley. I don't—I don't have, like, another... I know, that's confusing what I just said, but I, I *definitely* do

not have another...umm...bank account that's not listed. Ummm, the... the E-Trade account—um, what was your question on that? I'm sorry, I don't—

👑 If we can get copies from 2024 and 2025, the statements.

😞 Yes.

👑 Okay, so that's not going to be a problem? So I'll be asking that of you in formal document request.

😞 Yes, that's no problem. I can get that. Yeah.

[quiet aside, possibly: 👑 You gotta a new pen? At 8:04 if anyone else wants to weigh in]

👑 Um, and I see that you added that you, um, have a potential tax refund of about a hundr—of about 891 dollars for 2025. Is that correct?

😞 Um, yes, I think that was for '25.

👑 And where did you come up with that figure? That precisely—?

😞 I just—I did it with, on Credit Karma. I did, like, my taxes on Credit Karma and they came up with that figure, but then I never got a refund. So, I was just presuming it was...

👑 I can—I can shed some light on that. That's the, uh, Ms Owens, if I—that's the amount that's listed on the 2024 Federal return that I, that I got from you. [👑 Oh! Oh. Okay.] So, it's, I assume it's your testimony that you never received that?

😞 ...Uh, no, I did not.

👑 Did you file that timely? You filed that 2024 return when—on or before the deadline, uh, or maybe the extension deadline, which would have been near the end of 2025?

😞 Yes.

👑 Okay.

👑 Um, so speaking about the tax returns, Ms Owens—will you permit Mr Haley to share copies of the tax returns that you provided him and are going to provide to him with me?

😞 Yes, absolutely.

👑 Okay. So, Mr Haley, you have no problem sending those to me, correct?

👤 I do not.

👑 Alright. Thank you. All right, um. Did you have a CPA or accountant or any, um, financial, uh, you know, bookkeeper—somebody assisting with your tax returns, or not?

😞 No, I just used, uh, Credit Karma.

👑 Okay. Um, and I see that in your schedules, you listed debt to Cherry Tech, and that's a lender for Innova MedSpa, correct?

😞 Cherry Tech is a lender that I used for... Botox and for, um... like a skin-firming treatment that I got. I don't, I don't... know if they're with Innova Tech but that's... that's not what I use it for, it was, um, CoolSculpting was the one I used it for...and I would provide the place, the name of the place that did that... as well.

👑 Okay, so you never obtained any loans from Cherry Tech, um, based on services or products that you purchased from Innova MedSpa?

😞 Not that I'm... aware of. I mean, I've gone to a *lot* of places for Botox and procedures, but... that... That's not where I think I did anything for Cherry.

👑 Okay, so do you have documents that show, you know, invoices, copies of that sort of thing that will show the debt that you owe to Cherry Tech that you listed here on the schedules?

😞 Um, yeah, I should.

👑 All right. So those are also documents that I'm going to ask for in my formal document request.

😞 Okay.

👑 And just be aware—please don't destroy any documents right now, while your bankruptcy— It's crucial that you keep all your documents. Um, we're going to be asking for some documents, um, and even if we don't ask for them, you shouldn't be destroying anything right now.

😞 Okay. No, I'm not.

👑 Okay. Um, all right. Uh...so, on Schedule I, it indicates that you had zero income. Um, so no income from wages or operating a business, correct?

😞 Correct.

👑 And so, for what, time period were you stating that you had no income for?

😞 Um, I mean, I haven't ever in my life had, like, a 1099 or W2 job, um, but I've...you know, really been supported by my... my family.

👑 So never in your life have you received a 1099 or a W-2 from any business, including your own businesses?

😞 Correct. Never.

👑 Have you ever received any kind of, um, tax form, like a schedule K-1 that indicates that you have a certain share of earnings from a partnership or an interest in an entity?

😞 No, I know that the LLC—my family's LLC, business taxes are filed on a Schedule C. Yeah. But, yeah.

👑 But you, um, are the owner of at least four entities that you identified in the Statement of Financial Affairs. You're an owner for at least four entities.

😞 Um, I think that I would consider it to be like four I was associated wi—or maybe David could offer some clarification because he helped me, um...Answer that... question. David?

👑 Well, I--let me just pipe in here. Either Mr Gingras represents you or he does not. So, I'm not comfortable with having Mr Gingras step in as your counsel, [😞 Okay] you know. So, you know, if he's not your counsel here, unfortunately, no, he cannot be, you know, advising you on how to answer that. I guess—do you have a copy of your, um, Statement of Financial Affairs in front of you?

😞 Um, I... do not, but I have always thought I was the manager of LLCs, not... not an owner, and I have not ever filed them on my taxes or anything.

👑 Okay, just because I want you to be aware that— you look at your own statement that you filed under oath, you check off the box that you are an owner of at least five percent of the voting or equity securities of these four entities: Quartet, Lizmax, Keybacker, and Stylete. So, is that incorrect information that you put on there?

😞 Um... I... thought it was if I had been known to have any, like, identity with those, and I... knew they were ones that my name has been associated with over the years, and I was trying to cover my bases. Um, in terms of listing which ones... I've been a part of.

👑 Okay, and also, I, I looked at your LinkedIn account, and it indicates on the LinkedIn account that you're own, an owner and executive with those entities. Is that—not—

😞 I mean, they're—they're really not...operable... I mean, I'm trying to market myself as an entrepreneur, but it's not like I've got these businesses that are...you know, like, operable.

👑 Okay, I'm not asking yet about whether they're operating, I'm asking about whether or not you are an *owner*, and you hold yourself out to be an *owner* of these entities on your LinkedIn account *and* on your sworn schedules in this case. So, and now, you're saying you're *not* an owner, you were just...well, I don't know what you were. So, *were* you an owner of the four entities?

😞 I mean, I'm more like—they're my *family's* entities, and I'm more like... the face of my family's entities with those businesses, I guess.

👑 Okay, well, we can—

😞 That's the way I would say that, and I know I'm not answering it well, I'm not trying to not be truthful. I—I genuinely don't know how to explain it.

👑 Okay. Well, then, you'll have to make sure you—I'm gonna recommend to you that you go back over your schedules that you signed under penalty of perjury. Make sure everything's accurate because you have in your sworn schedules stated that you are an **owner** of those entities.

😞 Okay, I will...will go back and re-evaluate that. I, I, I'm... sorry.

👑 Okay. All right. So, on Schedule, um, I, which is where you were supposed to list your income on the bankruptcy schedules, you added a line item, um, on, 8H - for family support for food and living expenses, and you put zero. So, was that a mistake? Do you receive any kind of family support to pay your expenses, your monthly expenses?

😞 Um, they just pay them out of their... money. I don't, um... like out of my parents' pension and Social Security. They don't give me money to pay that; they pay directly.

👑 So, what are they paying directly when you said they pay 'it'?

😞 Um, well, I live on their property, so I mean... technically, though their paying, you know, housing, and for my food.

👑 Okay, what about your car payments?

😞 Um, we share a car. They pay—they pay for my car.

👑 Okay, so they directly—because—but you, you are the sole owner of the c—

😞 I'm the sole owner, but they're paying for it right now, because I can't afford to make the payment.

👑 Okay. So you know that's something that you *do* need to specify how much it is, even if you have to come up with an estimate on Schedule I of your, um, schedules; you have to indicate how much money they're fronting for you for your expenses.

😞 Okay.

👑 You indicated zero.

😞 Okay. Okay.

👑 So you'll need to figure that out and amend Schedule I okay?

😞 Okay.

👑 Okay. Um... So, and I'm assuming your parents also pay your car insurance?

😞 Uh, yes.

👑 Okay, so you don't pay any bills for yourself.

😞 No.

👑 And you say that you've *never*—Are you saying that you've *never* earned *any* income on your own **ever**?

😞 Ummm... correct.

👑 Okay, how old are you?

😞 I'm 35.

👑 So 35 years, you have not—*never* had made any income on your own to pay your own bills?

😞 I mean, like I said, I've been the face of my parents' businesses. So, they've, you know, paid my living expenses in exchange for me, um... helping them.

👑 Okay, so that's kind of a compensation for your services then.

😞 Um, I mean they... Yeah, I mean, I, I don't... take advantage of it, but ummm....

👑 Well, you're providing them with services, and they're compensating you by paying your bills is what you just said, right?

😞 Yeah, yeah, exactly.

👑 Well, then, you'd better figure out how you're going to want to disclose that in these schedules, because that *is* a form of compensation. Um... I would recommend that you really read through what the, the schedules and the statements require you to disclose.

😞 Okay.

👑 And we'll go more into this because I'll probably have to take your deposition, but I wanted to make sure to give you an opportunity to amend anything that you are contending was just an innocent mistake.

[Side note to say that I absolutely lost my shit here.]

👑 Um, okay. So, the biggest issue I have was that, you know, regarding this, uh, claim of yours that you don't make any income. Um, so you are aware that on the Statement of Financial Affairs you did not disclose receiving *any* income of *any* kind for 2023, 2024, and 2025 through the date of the bankruptcy model. You're—you're aware you did that, right?

😞 Yes, I, I didn't understand what I was supposed to... how I was supposed to say if—if my expenses were being...paid.

👑 Yeah we're on the last row there—'Expenses.' Right now on Statement—on the Statement of Financial Affairs on items number four and five, and you could take notes if you want so you can follow up and look, you know—

😞 Okay. I have—I have my phone here. Sorry, uhhhh... which Schedule?

👑 It's not the schedule, it's the Statement of Financial Affairs...

😞 Mmmhmm.

👑 And, umm... you've recently amended it so... it's items number four and five require you to disclose all income you've received, *even* if it was non-taxable income.

😞 Okay.

👑 It was 2023, 2024, and 2025, up through the date you followed the bankruptcy petition, okay?

😞 Okay.

👑 So I, I guess, let me ask you. Does your 2024 tax return indicate that you received any type of, um, taxable income at all?

😞 Ummm, no, I know I was under the limit, but I just thought I had to file it anyway.

👑 So, what do you mean you're under the limit? Under... the...

😞 Um, uh...uh, I know there's like some... uh, if you if you make below a certain amount, you don't have to file, but I thought I... did need to file anyway.

👑 Okay, but you're—so it wasn't zero, so you might have been below the threshold for there to be a tax, but you did make some money. Is that what you're saying?

😞 Um, I mean, not to... not to me. I mean, if you're going based on what my *parents* paid for them, yes, but I didn't make a dollar last year.

👑 I'm talking about now in 2023.

😞 In '23?

👑 Yeah. Talking about 2023.

😞 Um, it was the same situation.

👑 Okay, well...I guess I'm a little confused, because, um, so your testimony is that in 2023, and you're saying now under oath that you made *no* income whatsoever in 2023? Is that what you're saying under oath right now?

😞 Um, I think maybe I...I don't quite understand what the question is 'cause it goes back to the LLCs with my...my family and...ummm...my, my... um, and... just how, how I'm understanding the question— I've only— all I've had has been they've compensated me by, by paying my expenses, and so it's been the same...Um, that so nothing, nothing has changed. I just want to make sure I'm answering it correctly, but I'm not—I'm not sure I, I am.

👑 Okay. You were asked on the statement of financial affairs to disclose *all* income, whether it was taxable that you received from employment, or from operating a business or from *any* source really whatsoever, and that would actually include gifts. You declared zero for 2023. Is that a truthful statement? Now you're sitting here under oath, I just need for you to tell me that's still a truthful statement.

🙄 Are you referring to like if they gave me... a certain amount of money, then? D-- Is that what you're referring to, because, because there was nothing like, tangible like that, they didn't, you know, say, 'here's ten thousand dollars,' and that would be income. I mean, like, my bank statements will show it's not like I had anything in there.

👑 Well, I guess I'll have to see your 2023 tax returns.

🙄 Oh yeah, yeah.

👑 Um, did you declare any income at *all* on your 2023 tax returns?

🙄 No, not the...not that... I can recall unless I was saying that, my parents, you know, like, there was an equivalent to what they were giving me, but I don't think I did that.

👑 Okay, so I'll follow up with that in deposition, but I **do need** to understand. You're saying that now, but are you aware that what you're saying right now is *completely inconsistent* with the testimony you gave *under oath* in the Owens v Echard paternity case? Are you aware of that?

🙄 Yes, um, I...are...are you referring to? Can you please? explain—

👑 —[Be] more specific? Absolutely! So on, you were deposed in that paternity case on March 1st, 2024, correct?

🙄 Correct.

👑 And in that des—that deposition you testified **under oath** that in 2023, you received—you and your mother received, uh, about \$83,000 of total income from the podcast *Nobody Told Me*.

🙄 Mmmm...

👑 Do you recall testifying to that?

🙄 ... Um, I...

👑 I asked if you recall testifying to that—yes or no?

🙄 Yes.

👑 Okay. So was it true when you said it then?

🙄 The *podcast* was making that much money, yes.

👑 Okay. And in that testimony, you said you received half of that, so it's about 41—a little less than 41—or 41 thousand dollars. A little over.

😞 But it was something that I mean... we... our businesses... have been such that we paid the expenses out of, like, what's been taken in, so it's gone. It's gone right now. Ummm...

👑 Right, I understand, and so you would call that—you would say that there was no *net* income. Is that what you're trying to say?

😞 Yes, we had *huge* losses from the businesses. Yeah.

👑 Okay. Regardless, on the Statement of Financial Affairs, it told you to disclose all **gross** income, not **net** income. And you did not disclose that. For 2023.

😞 Um, I'm not sure it made that in '23. I think in—

👑 —Well, that's what you testified—

😞 '23—in '23, I know I testified that, but that was, I was thinking of the previous year, it definitely didn't make that in '23.

👑 No, you're incorrect. Let me, let me correct you. In **2024**, you testified, and the question was posed to you in **2024**: how much money did you make from this podcast, uh, in 2023, and you testified under oath that in **2023**, the podcast generated \$83,000 of income, of which you received **half**. That was your testimony under oath—

😞 —I meant, like entitled—what I was entitled to if I needed to touch it, or if I needed to do something with it. I—I mean, again, it comes back to I did not understand what the questions were. I'm trying not to answer anything I don't understand.

👑 Okay. Well, again, I'm going to remind you before we meet again for a deposition that I'm going to have you come to my office here. You might want to consider going over your, your answers to the Statement of Financial Affairs, um—Oh! I thought I had shut that off, hold on—okay, um, because you're supposed to disclose all gross income from 2023, 2024, and 2025. *Also*, when you testify you in your deposition on March 1st 2024, you testified that your horse business and I believe, that's, uh... Quartet? Was that what the name is?

😞 Ye—My parents' business is Quartet Farms. And I'm a manager of it.

👑 Yes but you hold yourself out to be the *owner* of that on LinkedIn, correct?

😬 As the man—yes, as the manager. I mean, like I said, so much of this is just semantics and *I don't know what I'm talking about*. I'm not trying to be dishonest or like hide—

👑 Right. But you understand that—what it means—there's a difference between a manager and an owner and you used the term—

😬 —I—I didn't know that—I didn't—

👑 —No, no, no—on your LinkedIn profile, you don't know the —

😬 —I did not—my LinkedIn—I didn't know there was a difference between a manager and a member on...on the LLCs. I didn't know what the difference was.

👑 Right. I'm talking about your LinkedIn profile. You hold yourself out to be an **owner** of Quartet. Is that not true?

😬 Correct.

👑 Correct what? It's not true that you lied on LinkedIn? ...Is that correct to say you lied on LinkedIn?

😬 I think I didn't understand what my title was, so I guess *technically*, but it wasn't something that I'm trying to—it wasn't like, I was—I deliberately said that—it's my *family's* business. I think of it as, like, my, my family's company.

👑 All right. Well, the question is you state on your LinkedIn profile that you're an **owner** of Quartet? Is that true or not?

😬 Um, then, I, I guess... no, I will change my LinkedIn. I didn't understand.

👑 So, anyway, you testified on March 1st, 2024, that the horse business Quartet made \$144,000 of income, and that was split between you and your mom. Do you recall testifying to that?

😬 That amount was made, but probably \$400,000 in losses.

👑 Okay, that's not what I'm asking [exasperated chuckle]. You've gotta listen to my questions. I asked you do you recall testifying that you and your mother split \$144,000 of gross income that was generated from the horse business in 2023?

😬 Ummm.... I mean... I—I... I don't—I don't feel like I'm answering these questions the correct way. I mean, it's just that I never...it—

👑 The only correct way, Ms Owens—

😞 —It was into the business bank account...it, like, didn't go to me directly, like... yeah.

👑 The only correct way for you to answer is **honestly**, okay?

😞 That's what I'm trying to do is answer as honestly as I can. I don't know a lot of the stuff that you're asking me— that—the answer—they're my family's businesses and I *don't know*.

👑 Okay. Well, that is what you testified to under oath in your deposition in the paternity suit, so we'll have to deal with that later. But that is extremely at odds with what you testified to under oath in the proceedings in this case.

😞 Correct, because I presumed that that was like—what I would—my equivalent would be in terms of what I had done and brought in for, for work...

👑 Okay. The, the other testimony that you gave, which was actually *at trial* in front of a judge on June 10th, 2024. You testified in front of a judge that you were at the time of trial in 2024 that you were making \$200,000 a year approximately. Do you recall—do you recall that testimony?

😞 Correct. Yeah.

👑 And now is that truthful testimony?

😞 Um... I'm... I'm... not comfortable answering that now that I realize how much I... messed up my other answers and I...want to speak to an attorney before I... answer. Because I—I— I'm—I genuinely... I don't know how I'm... trying to explain that income has been split up in my family.

👑 Okay, I'm just asking if at trial, you made the test—you testified in front of the judge that at the time you were making about \$200,000 a year, and I'm just asking if that was true.

😞 Yeah, that was what I—that was exactly what I thought at the time—I mean, I know what the businesses generated, so...

👑 But you didn't report that on your bankruptcy, your sworn bankruptcy—

😞 —But that's what our family's businesses generated, and I have been like the face of the businesses doing a, a lot of the work. So, like, that's why I said that amount. I mean, I still know that was consistent with what they made, and that's why I said that amount.

👑 Okay, well, again, we'll have to jump into this more, uh, in, in a deeper way when you come here for a deposition. Um, so, are any of the entities—or, well, let me just go by each one. Quartet, is that still operating?

😞 Yes.

👑 And is Lizmax still, er, operating?

😞 Uh, no, that needs to be closed officially, but it's... not. Um...the property was forfeited.

👑 What about Keybacker? Is that still operating?

😞 No.

👑 And Stylete was never operating. Correct?

😞 No.

👑 All right, so, but Quartet, that's the horse selling business. Yes?

😞 Yes.

👑 And that's still operating.

😞 Yes.

👑 And do you still work for that entity?

😞 That entity is not... doing anything actively right now.

👑 All right. Were there—so, you're saying that these businesses, these LLCs, um, there, they, there were no tax returns filed individually on behalf of them? Or was there or no?

😞 Um, Lizmax... yes. Uh... the other ones...uh, the other ones, uh, the other two, you said, were Keybacker and Stylete. Is that correct?

👑 Yes.

😞 No. There were no tax returns. Those never...got off the ground.

👑 What about Quartet?

😞 Uh, Quartet my parents file on their Schedule C.

👑 Okay. So schedule c—your parents are the ones that file on their Schedule C. They have the, uh, income Quartet flow through to them on their own tax returns? Is that what you're saying?

😞 And Nobody Told Me, LLC.

👑 Okay, um... okay, I just have two more—uh, three more questions, um... So, during a paternity action in the state court, you did testify in an affidavit that you had almost \$450,000 of cash in a checking account. You remember stating that under oath in an affidavit in the paternity suit?

😞 Um, that was a misunderstanding with my attorney... Um, so I was going to, um, buy property with the, with the, uh, defendant in that. He knew that I was going to be borrowing the down payment from an investor who he had spoken to. Using this method called the Morby Method. But, but Clayton admitted under his deposition that he spoke to the guy and the guy had \$450,000 in a money market, um, account, and that's the proof of funds he submitted. It was never mine and Clayton knew it was never mine.

👑 Okay, so are you talking about Gail Lynn Rich? Is that the investor that you're referring to?

😞 I don't know who that is.

👑 Well, attached to your affidavit...

😞 It was, it was a man named Matt Bentley and it was his mother-in-law... that could have been who—what her name was. That definitely could have been her name.

👑 Okay. So, because you attached a copy of this money market checking account statement to your affidavit claiming—and you admitted in your affidavit that you attached, and I'm quoting your affidavit now, 'I attached proof of funds to the offers, which included a current bank statement showing I had almost \$450,000 in cash in **my** checking account as shown below. And then there's an excerpt of that money market account. That's your affidavit.

😞 So, uh... David was my civil attorney and that—that was his error and he will...explain that if you have any questions. But, um, but that—that—that—

👑 Well, I understand that Ms Owens, but you're the one who signed it under oath.

😞 I... didn't read it carefully enough, and, and as I said, Clayton deposed to the fact that he's the one who submitted the proof of funds. He got that information. He knew it was never mine.

👑 Okay, so we'll explore that further, too. Um, okay, what's the—

😞 —I mean, if you have another question about it, I'm happy—I'm happy to answer for it.

👑 Well, my question is, when you made that statement in your affidavit, 'I attached proof of funds to the offers, which included a current bank statement showing I had almost \$450,000 in cash *in my checking account*,' was that a false statement?

😞 I didn't write that. It's—David—

👑 —You *signed it* though.

😞 I mean, David signed it. David was my attorney. David signed the pleading.

👑 Well, you understand that when you sign somethi—an affidavit swearing under penalty perjury that it's truthful, there's a—there's consequence to that. You are attesting under oath subject to penalty of perjury that that is a truthful statement. Are you saying that's not truthful now?

😞 The \$450,000 was not my error. David will take—that—that was not my...He signed that, that affidavit *for* me. I, I didn't sign that. I mean, I, I, he knew that wasn't my am-amount of—He *knows* that, I mean...

👑 You're denying that you signed the affidavit? I have a copy of it in front of me showing your signature.

😞 I believe David had a copy on hand of my signature and...yes, correct.

👑 You authorized him to sign for you, correct?

😞 Um, yeah, I guess that would be what it is.

👑 Well, you're not accusing him of, uh, forging your signature, are you?

😞 No. No, no, no, no.

👑 Okay, so the fact of the matter is you authorized him to sign attesting that this was truthful, but it turns out it's not.

😞 Um... I... I—yes—yeah. I, I guess.

👑 Okay, two more questions, just, um, can you tell me the nature of the Owens v Maraccini lawsuit, which is currently on appeal? What's the nature of that suit?

😞 It's a domestic violence restraining order lawsuit.

👑 Okay, that you had filed against, er, uh, this defendant Maraccini?

😞 Yes.

👑 And are—did you seek damages, any kind of recovery in that lawsuit?

😞 No.

👑 It was just a restraining order?

😞 Yeah.

👑 Okay. And then, um, and you—it says it's on appeal, who filed an appeal?

😞 Um, I appealed it.

👑 Okay, when did you file the appeal?

😞 Um... I think it was like December 5th...of 2025.

👑 Of 2025.

😞 I'm, I'm pretty sure.

👑 Um, and how did you get the money to pay for an appeal—to pay for appeal attorney and all the costs associated with an appeal?

😞 Um, I don't have an appellate attorney and I, uh, my court, my fees were waived by the court because of my income.

👑 Okay, so you haven't paid any kind of fees in connection with that appeal?

😞 No.

👑 And you are appealing a decision that, what, denied you this restraining order?

😞 Um, it got dismissed because I was in the hospital on, um, on, on the day of hearing, so yeah.

👑 And what's the nature of the Owens v Gillespie lawsuit that concluded in Maricopa County?

😞 Um, that was a civil case that I filed.

👑 And what was the nature of that suit? What was the claim?

😞 Um, abortion coercion was the claim.

👑 And were you seeking, um, damages to recover any money in that case?

😞 I was seeking damages, and at one point, I asked what they be made to a charity, to women's charity.

👑 Did you recei—ww—was judgment entered in your favor?

😞 Uh, no, uh, nobody ended up getting into court.

👑 Was it—what—how was it resolved? Was the case dismissed or was there a trial?

😞 Umm, it was—he filed a counterclaim and it was dismissed, um, for, on both sides.

[Echo of 'on both sides' in the background]

👑 Somebody's got their phone on.

😞 Yeah, I can't—

👑 I think it's 602, whatever that number is I can see. That you can see. Somebody—please mute your phones. Thank you. I'm sorry, Ms Owens. Can you just, um, so basically, I just wanted to know how that was resolved. Was it, um, was it—did it go to trial? Was it dismissed? What happened with that case?

😞 Um, it was—it ended up being dismissed. I think they maybe fi—um, my side and his side. He filed counterclaims, but neither of us ended up getting anything at the end of the day.

👑 Okay. Okay. Um, all right, that's all I have. I, uh, very much appreciate you answering my questions and Mr Haley, thank you for allowing me to take up so much time to ask these questions. But just to be clear, Ms Owens, I do intend to have, um, you know, I will be asking you formally for documents, which will include those bank statements, and um... I will be asking you to come into my office here in downtown Phoenix for a deposition. Um, in fact, just because, since you're on the line, and I don't have a phone number for you—I'm not going to ask you to reveal it on this call, but um, can you please look up my email and send me an email so you and I can talk on the phone to schedule. I want to accommodate your schedule for when you can come in. I don't want to ask you to come in when you're not available.

😞 Yeah, absolutely.

👑 Okay, so it's Jennifer Giaimo, my, um, my email address is on the docket sheet.

😞 Okay.

👑 It's just jennifer.a.giaimo@usdoj.gov. [Baby Neal interjects] Um, and if you can reach out to me, we can work on a date to get you in here, that's, um. convenient to you. Okay?

😞 Perfect. Perfect. Thank you so much. I appreciate that.

👑 Okay, thank you very much.

👤 Thank you, Ms Giaimo. Are there any other parties in the meeting who wish to examine this debtor?

👉 Mr Haley, Marcus Reisinger for creditor Clayton Echard. I don't have any questions, but I would with your permission and Ms Giaimo's permission like to attend the 2004 exam.

👑 Absolutely!

👉 Thank you.

👤 All right, uh, oddly enough, people are still coming into the waiting room. So, let me admit everybody, and then I'm going to ask again. All right. Probably have a short window here while we have everybody, but, uh, are there any other parties in the meeting who wish to examine this debtor?

👉 Mr Haley, this is Terry Dake. I do have one quick subject.

👤 Yes, sir, go ahead.

👉 Um, Ms Owens with respect to Quartet Farms, the Statement of Financial Affairs says that the business is horse sales, leasing, and showing. To your knowledge, does Quartet Farms have any horses currently for at lease, sale, or show?

😞 Um, one is...for...I mean he's, like, for lease, but it's free.

👉 Okay, and where is that animal kept? Who's—

😞 In Florida.

👉 In Florida?

😞 Yeah.

 And where in Florida?

 Wellington.

 And who owns the property where the horse is?

 Um...I'm... I'm not sure who owns the—he's at a, he's at, like, somebody's, um, boarding barn. I'm not sure who owns it. I can get the information, I'm just not sure off the top of my head who owns it.

 Okay, other than that horse, do you know if Quartet Farms has any other assets?

 Um, like, small amounts of, uh, like, tack, and um, riding apparel but that's—that's it. And old horses that are, you know, retired.

 So it *does* have other horses?

 Yeah, it has horses in like their late twenties.

 Okay, and where are those animals kept?

 Those are at my parents' property.

 How many?

 Uh, there are... seven there.

 And do you know does Quartet Farms have a bank account?

 Yes.

 And are any of your bills paid from Quartet's bank account?

 Uh, no.

 And does any money come to you from Quartet Farms?

 No.

 And when's the last time you've seen the Schedule C for Quartet Farms?

 Um, it was the last filed in '22... I believe they got extensions, so I—I think that that would have been the last year.

 Okay, uh, when you give Mr Haley that 23rd—'23 tax return, if you could give him the last Schedule C for Quartet Farms.

 Yeah. No problem.

 All right, that's all I have. Thank you, Mr Haley.

 Okay, thank you.

 One thing I just want to, um, really quick, why don't we just put it on the record? Um, Ms Owens, will you just, uh, consent to Mr Haley and Mr Dake, uh, sharing with me all documents that you...provide to them?

 Oh yeah, absolutely.

 Okay, because then this makes it easier then I don't have to ask, uh, you directly.

 Yeah, I mean anything. Yeah.

 We'll get—we'll get those over to you.

 Thank you.

 All right. Okay again people are still coming in, but uh, while I have a short window here, I'm gonna ask one more—one final time. Are there any parties in the meeting you wish to examine the debtor? All right now. Now, understand, I'll give, I'll give an extra beat because, uh, I started muting people, but you're going to have to unmute if you want to talk. All right, I'm going to say for the record there are no additional people who want to examine this debtor in this case. I've received and verified debtor's social security information and ID. The information matches my records. Ms Owens, the ID and social security card copy that I saw from you was—were those true copies of your original documents?

 Yes.

 All right, you are free to go then. This meeting is concluded. Thank you for your time.

 Thank you.

 Bye bye!