

United States Bankruptcy Court
District of Arizona

In re:
Elizabeth Ann Naylor
Ronald Stephen Owens
Debtors

Case No. 25-07596-PS
Chapter 13

District/off: 0970-2
Date Rcvd: Jan 26, 2026

User: admin
Form ID: pdf002

Page 1 of 4
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2026:

Recip ID	Recipient Name and Address
db/jdb	+ Elizabeth Ann Naylor, Ronald Stephen Owens, [REDACTED]
intp	+ Eric M Haley, PO BOX 13390, Scottsdale, AZ 85267-3390
17849371	+ Bascule Equine Underwriting, PO Box 2502, Westfield, NJ 07091-2502
17849373	+ Carolyn Becker, [REDACTED]
17849376	+ Citi Cards, 5800 South Corporate Place, City of Industry, CA 91716-0701
17923976	+ Dale W. Gunn, Mark Naylor, [REDACTED]
18018492	+ Eric M. Haley, Trustee, Laura Owens Estate, P.O. Box 13390, Scottsdale, AZ 85267-3390
17849382	+ Genworth, 31605 North 19th Avenue, Phoenix, AZ 85085-8004
17849384	+ Hap Hansen Stables, [REDACTED]
17849386	+ Jeremiah Harris, [REDACTED]
17849389	+ Lou Spivack, [REDACTED]
17849392	+ One Claim Solutions, 335 East Germann Road, #340, Gilbert, AZ 85297-2924
17849393	+ Russell Equine Sports Medicine, [REDACTED]
17849396	+ Schneiders, 8255 East Washington Street, Chagrin Falls, OH 44023-4507
17849398	+ Statewide Moving LLC, 250 Industrial Way, Brisbane, CA 94005-1006
17860765	+ TheKey, P.O. Box 736438, Dallas, TX 75373-6438
17852445	+ U.S. Bank Trust Company, National Association, not, Seventh Floor Camelback Esplanade II, 2525 E. Camelback Rd., Phoenix, AZ 85016-4219
17983569	+++ Upstart Network, Inc, c/o Peritus Portfolio Services II, LLC, P.O. Box 1149, Grapevine TX 76099-1149

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	[REDACTED]	Jan 26 2026 22:57:00	AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
cr	+	Jan 26 2026 22:57:00	ARIZONA DEPARTMENT OF REVENUE, 2005 N Central Ave Suite 100, Phoenix, AZ 85004-1546
cr	+	Jan 26 2026 22:59:00	American Express National Bank, c/o Zwicker & Associates PC, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
17849364	[REDACTED]	Jan 26 2026 22:59:00	ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878
17849367	[REDACTED]	Jan 26 2026 22:59:43	APS, PO Box 37812, Boone, IA 50037-0812
17853664	+	Jan 26 2026 22:57:00	ARIZONA DEPARTMENT OF REVENUE, c/o

17849365		Jan 26 2026 23:07:37	Tax, Bankruptcy and Collections, 2005 N Central Ave, Suite 100, Phoenix, AZ 85004-1546
17913825		Jan 26 2026 22:58:00	Affirm Inc., 650 California Street, Fl 12, San Francisco, CA 94108-2716
17849366		Jan 26 2026 22:56:59	Alliant Credit Union, C/O Cenlar FSB, Attn BK Dept, 425 Phillips Blvd, Ewing NJ 08618-1430
17908802		Jan 26 2026 22:59:00	American Express, PO Box 60189, City of Industry, CA 91716-0189
17849368	ons.com	Jan 26 2026 22:57:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
17849369	ons.com	Jan 26 2026 22:57:00	Bank of America, Bankruptcy Unit, PO Box 970, Norfolk, VA 23501-0970
17859201	ons.com	Jan 26 2026 22:57:00	Bank of America Business Card, PO Box 15796, Wilmington, DE 19886-5796
17899175	ons.com	Jan 26 2026 22:57:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
17849370		Jan 26 2026 22:58:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
17849374		Jan 26 2026 22:58:00	Banner Health, PO Box 741275, Los Angeles, CA 90074-1275
17849380		Jan 26 2026 22:58:00	Cenlar, 425 Phillips Blvd., Ewing, NJ 08618-1430
17849372		Jan 26 2026 22:57:11	Credit Control, LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
17877438		Jan 26 2026 22:56:51	Capital One Bank, PO Box 31293, Salt Lake City, UT 84131-0293
17855673		Jan 26 2026 22:57:00	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
17853645		Jan 26 2026 22:58:00	Capital One, N.A., successor by merger to Discover, PO Box 3025, New Albany, OH 43054-3025
17849375		Jan 26 2026 22:51:10	Cenlar FSB, c/o ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
17849377		Jan 26 2026 23:07:43	Cherry, 2261 Market Street 94114-1612
17917684		Jan 26 2026 23:07:39	Citi Cards, PO Box 6789, Sioux Falls, SD 57117-6789
17849378		Jan 26 2026 22:59:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
17849379		Jan 26 2026 22:57:00	City of Phoenix, PO Box 29100, Phoenix, AZ 85038-9100
17849381		Jan 26 2026 22:57:00	City of Scottsdale, 7447 East Indian School Road, Suite 110, Scottsdale, AZ 85251-3922
17849383		Jan 26 2026 22:58:47	Discover Card, PO Box 30939, Salt Lake City, UT 84130-0939
17849385		Jan 26 2026 22:58:00	Great American Insurance Co, c/o Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
			HDI Global Insurance Company, c/o GB Collects, LLC, 1253 Haddonfield Berlin Road, Voorhees, NJ 08043-4847

17904472		Jan 26 2026 22:59:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
17849387		Jan 26 2026 22:56:47	JPMCB Card Services, P O Box 15369, Wilmington, DE 19850-5369
17849388		Jan 26 2026 22:58:00	JPMorgan Chase Bank, c/o The Moore Law Group, PO Box 25145, Santa Ana, CA 92799-5145
17878170		Jan 26 2026 22:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
17849391		Jan 26 2026 22:59:18	Net Credit, 200 West Jackson Blvd. Suite 2, Chicago, IL 60606-6910
17855931		Jan 26 2026 22:59:18	NetCredit, 175 W Jackson Blvd, Suite 600, Chicago, IL 60604-2948
17920292		Jan 26 2026 22:57:16	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
17849399		Jan 26 2026 22:57:10	SYNCB/Amazon PLCC, PO Box 71737, Philadelphia, PA 19176-1737
17849400		Jan 26 2026 22:57:10	SYNCB/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
17849397	g.com	Jan 26 2026 22:59:00	Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
17923257		Jan 26 2026 22:57:15	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
17877192		Jan 26 2026 22:59:00	TD Bank USA, N.A., C/O Weinstein & Riley, PS, 749 GATEWAY, SUITE G-601, ABILENE, TX 79602
17849401		Jan 26 2026 22:58:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
17849402		Jan 26 2026 22:58:00	The Moore Law Group, P O Box 25145, Santa Ana, CA 92799-5145
17849403		Jan 26 2026 23:07:43	Tractor Supply, PO Box 70602, Philadelphia, PA 19176-0602
17849404		Jan 26 2026 22:59:00	Upstart, 2950 South Delaware Street, Suite 410, San Mateo, CA 94403-2577
17854413		Jan 26 2026 22:59:00	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
17849405	fo.com	Jan 26 2026 22:57:11	Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
17849406		Jan 26 2026 22:59:00	Zwicker & Associates, PO Box 10069, Scottsdale, AZ 85271

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Alliant Credit Union
cr		Cenlar FSB
cr		Dale W Gunn
cr		Mark Naylor

cr		U.S. Bank Trust Company, National Association, not
17849394		Sarah and Christian Navarro
17849395		Sarah and Christian Navarro
cr	*+	Upstart Network, Inc, c/o Peritus Portfolio Services II, LLC, P.O. Box 1149, GRAPEVINE, TX 76099-1149
17896648	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
17859436	*+	NetCredit, 175 W Jackson Blvd, Suite 600, Chicago, IL 60604-2948
17983339	*+	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
17849390	##+	Mark Naylor & Dr. Dale Gunn, [REDACTED]

TOTAL: 7 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2026

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2026 at the address(es) listed below:

Name	Email Address
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ALAN A. MEDA

ALAN A. MEDA

Bradley Stevens

EDWARD J. MANEY

JOSEPHINE 1 SALMON

JOSEPHINE 1 SALMON

LEONARD J. MCDONALD, JR.

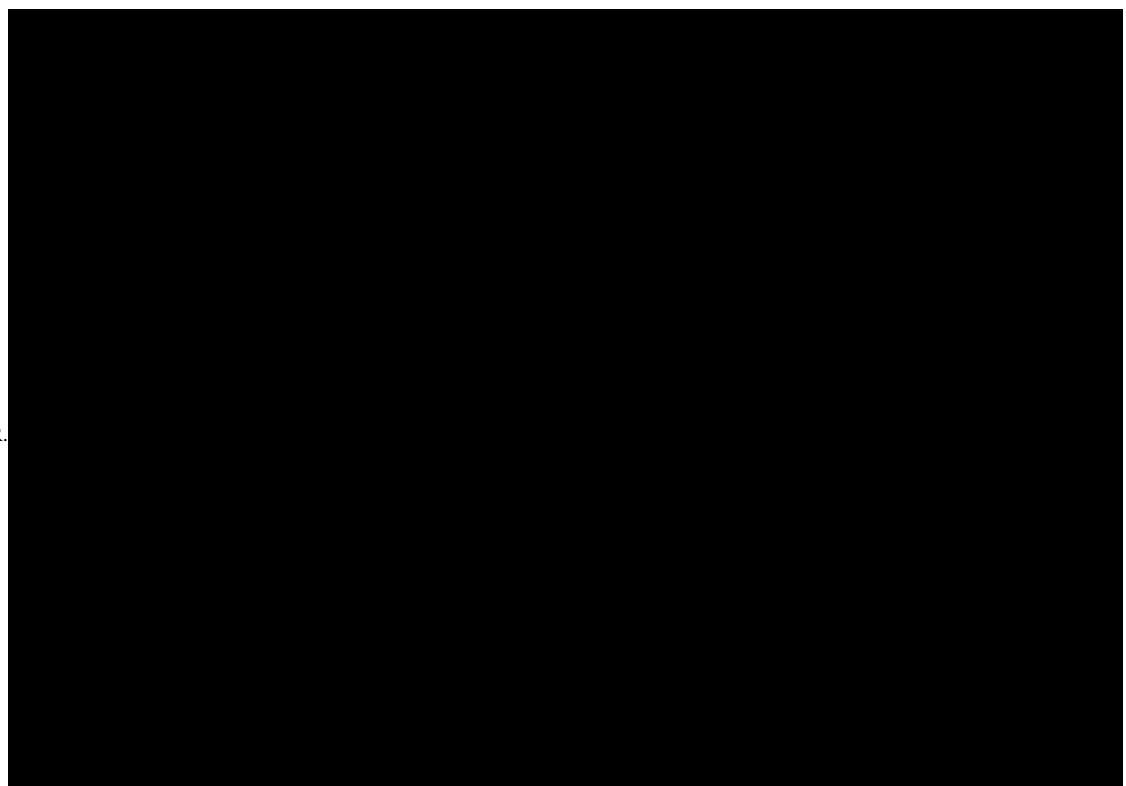
MARK R. ATCHLEY

MARK R. ATCHLEY

TERRY A. DAKE

U.S. TRUSTEE

TOTAL: 11



Dated: January 26, 2026

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA

Paul Sala, Bankruptcy Judge

In re:

ELIZABETH ANN NAYLOR,

and

RONALD STEPHEN OWENS,

Debtor(s)

In Proceedings Under Chapter 13

Case No. 2:25-bk-07596-PS

DISMISSAL ORDER

(re: docket #25)

It having been shown to the Court that the Debtor(s) has failed to comply with the Court requirement concerning:

Failure to fully comply with the Trustee's Recommendations dated December 8, 2025 and submit the Stipulated Order Confirming Chapter 13 Plan or set a hearing before the Court. As of the date of this Dismissal, no current Motions to Extend Time appear on the Court Docket and these item(s) have not been addressed.

Now Therefore, IT IS ORDERED THAT:

1. This case is dismissed and the Clerk of the Court will give notice of the dismissal to all creditors;
2. A Motion to Reinstate the case may be granted without a hearing if the Trustee approves the proposed reinstatement order. If the Trustee does not approve reinstatement of the case, the matter may be set for hearing upon the Debtor(s)' motion. The Court may set a hearing on the Debtor(s)' motion to reinstate on the request of an interested party who had joined the Trustee's request for dismissal;
3. **If the case has had a Plan confirmed**, pursuant to 28 U.S.C. §586(e)(2), the Trustee shall be paid his percentage fee from all payments received from the Debtor(s). **If the case has not had a Plan confirmed, the Trustee shall not be paid his percentage fee.**

4. If the Court previously entered a payroll deduction order on one or both of the debtors' wages,
then the Court vacates that order; and
5. Except as may be stated herein, all pending adversary proceedings, contested matters, and
administrative hearings related to this case are vacated
6. Retention of Jurisdiction: The Trustee will retain the Debtor(s) funds pending Court
approval of the payment of administrative expenses of the Debtor(s) attorney. If the
Debtor(s) Chapter 13 Plan contained an Application for Payment of Administrative
Expenses to the Debtor(s) attorney and no party filed an objection to the Application,
the Debtor(s) attorney may lodge an Order approving the Application **within ten**
days after the Court enters this Dismissal Order. Alternatively, the Debtor(s) attorney
has **ten days** from the Court's entry of this Dismissal Order to file a separate fee
application. If an Order approving the Application or a separate fee application is not
filed within ten days, all remaining funds held by the Trustee will be returned to the
Debtor(s);

23 ORDER SIGNED ABOVE
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