

Information to identify the case:

Debtor 1: Elizabeth Ann Naylor
First Name Middle Name Last Name

Debtor 2: Ronald Stephen Owens
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: District of Arizona

Case number: 2:25-bk-07596-PS

Social Security number or ITIN: xxx-xx-3273

EIN: --

Social Security number or ITIN: xxx-xx-6688

EIN: --

Date case filed for chapter: 13 8/14/25

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors, failure to file required tax returns or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elizabeth Ann Naylor	Ronald Stephen Owens
2. All other names used in the last 8 years	aka Jan Black	
3. Address	11440 North 69th Street Scottsdale, AZ 85254	11440 North 69th Street Scottsdale, AZ 85254
4. Debtor's attorney Name and address	MARK R. ATCHLEY Atchley Law Firm, PLC 7255 E Hampton Ave Ste 127 Mesa, AZ 85209-3313	Contact phone 480-500-7888 Email: mark@arizonabk.com
5. Bankruptcy trustee Name and address	EDWARD J. MANEY 101 N. FIRST AVE., SUITE 1775 PHOENIX, AZ 85003	Contact phone 602-277-3776 Email: service@maney13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 8:30 am – 4:00 pm Monday–Friday Contact Phone: (602) 682-4000 Date: 8/15/25

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

October 8, 2025 at 11:00 AM

Location:

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Zoom video meeting. Go to
Zoom.us/join, Enter Meeting ID 332 617
9131, and Passcode 8018903784, OR
call 1-602-892-3960**

For additional meeting information go to <https://www.justice.gov/ust/moc>

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:**Filing deadline: 12/8/25****You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):**Filing deadline: 10/23/25****Deadline for governmental units to file a proof of claim:****Filing deadline: 2/10/26****Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Deadline for holder(s) of a claim secured by a security interest in the debtor's principal residence (Rule 3002(c)(6)(A): **70 days from date case filed.**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

Notice Recipients

District/Off: 0970-2

User: admin

Date Created: 8/15/2025

Case: 2:25-bk-07596-PS

Form ID: 309I

Total: 48

Recipients submitted to the BNC (Bankruptcy Noticing Center) without an address:

17849394 Sarah and Christian Navarro
17849395 Sarah and Christian Navarro

TOTAL: 2

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Elizabeth Ann Naylor	11440 North 69th Street	Scottsdale, AZ 85254
jdb	Ronald Stephen Owens	11440 North 69th Street	Scottsdale, AZ 85254
tr	EDWARD J. MANEY	101 N. FIRST AVE., SUITE 1775	PHOENIX, AZ 85003
aty	MARK R. ATCHLEY	Atchley Law Firm, PLC	7255 E Hampton Ave Ste 127 Mesa, AZ 85209-3313
smg	AZ DEPARTMENT OF REVENUE	BANKRUPTCY & LITIGATION	1600 W. MONROE, 7TH FL. PHOENIX, AZ 85007-2650
17849364	ADT Security Services	PO Box 371878	Pittsburgh, PA 15250-7878
17849367	APS	PO Box 37812	Boone, IA 50037-0812
17849365	Affirm Inc.	650 California Street, Fl 12	San Francisco, CA 94108
17849366	American Express	PO Box 60189	City of Industry, CA 91716-0189
17849368	Bank of America	Bankruptcy Unit	PO Box 970 Norfolk, VA 23501
17849369	Bank of America Business Card	PO Box 15796	Wilmington, DE 19886-5796
17849370	Banner Health	PO Box 741275	Los Angeles, CA 90074-1275
17849371	Bascule Equine Underwriting	PO Box 2502	Westfield, NJ 07090
17849372	Capital One Bank	PO Box 31293	Salt Lake City, UT 84131-1293
17849373	Carolyn Becker	23702 Turtle Cove	Laguna Niguel, CA 92677
17849374	Cenlar	425 Phillips Blvd.	Ewing, NJ 08618-1430
17849375	Cherry	2261 Market Street, #4869	94114
17849376	Citi Cards	5800 South Corporate Place	City of Industry, CA 91716-0701
17849377	Citi Cards	PO Box 6789	Sioux Falls, SD 57117-6789
17849378	City of Phoenix	PO Box 29100	Phoenix, AZ 85038-9100
17849379	City of Scottsdale	7447 East Indian School Road, Suite 110	Scottsdale, AZ 85254
17849380	Credit Control, LLC	3300 Rider Trail S, Suite 500	Earth City, MO 63045
17849381	Discover Card	PO Box 30939	Salt Lake City, UT 84130-0939
17849382	Genworth	31605 North 19th Avenue	Phoenix, AZ 85085
17849383	Great American Insurance Co	c/o Caine & Weiner	12005 Ford Road, Suite 300 Dallas, TX 75234
17849385	HDI Global Insurance Company	c/o GB Collects, LLC	1253 Haddonfield Berlin Road Voorhees, NJ 08043-4847
17849384	Hap Hansen Stables	16332 Via De Santa Fe	Rancho Santa Fe, CA 92091
17849387	JPMCB Card Services	P O Box 15369	Wilmington, DE 19850
17849388	JPMorgan Chase Bank	c/o The Moore Law Group	PO Box 25145 Santa Ana, CA 92799
17849386	Jeremiah Harris	PO Box 1918	Cave Creek, AZ 85327
17849389	Lou Spivack	5447 East 5th Street, #205	Tucson, AZ 85711
17849390	Mark Naylor & Dr. Dale Gunn	12 San Rafael	Santa Fe, NM 87506
17849391	Net Credit	200 West Jackson Blvd. Suite 2	Chicago, IL 60606
17849392	One Claim Solutions	335 East Germann Road, #340	Gilbert, AZ 85297
17849393	Russell Equine Sports Medicine	16214 North Nebraska Avenue, Suite B	Lutz, FL 33549
17849399	SYNCB/Amazon PLCC	PO Box 71737	Philadelphia, PA 19176
17849400	SYNCB/Care Credit	PO Box 71757	Philadelphia, PA 19176-1757
17849396	Schneiders	8255 East Washington Street	Chagrin Falls, OH 44023
17849397	Select Portfolio Servicing, Inc.	3815 South West Temple	Salt Lake City, UT 84115-4412
17849398	Statewide Moving LLC	250 Industrial Way	Brisbane, CA 94005
17849401	Target Card Services	PO Box 660170	Dallas, TX 75266-0170
17849402	The Moore Law Group	P O Box 25145	Santa Ana, CA 92799-5145
17849403	Tractor Supply	PO Box 70602	Philadelphia, PA 19176
17849404	Upstart	2950 South Delaware Street, Suite 410	San Mateo, CA 94403
17849405	Wells Fargo Bank	PO Box 5058	Portland, OR 97208-5058
17849406	Zwicker & Associates	PO Box 10069	Scottsdale, AZ 85271

TOTAL: 46