

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA

In re:

Case No.: 2:25-bk-11801-BKM

Laura Owens  
aka Emily Laura Wilson  
11440 N 69th Street  
Scottsdale, AZ 85254  
SSAN: xxx-xx-4448  
EIN:

Chapter: 7

Debtor(s)

**ORDER GRANTING APPLICATION  
FOR WAIVER OF CHAPTER 7 FILING FEE**

Debtor(s) Application to Waive the Chapter 7 Filing Fee is Granted. The debtor(s) has income less than 150 percent of the income official poverty line applicable to the debtor(s) family size and debtor(s) are unable to pay the filing fee in installments.

IT IS ORDERED that the Chapter 7 filing fee, in the above captioned case, is waived pursuant to 28 U.S.C. Section 1930(f)(1). If the debtor has paid part of the filing fee, this waiver is then only for the balance of the filing fee. This waiver does not entitle the debtor to a refund of any partial payment of the filing fee debtor has paid to date.

This order is subject to being vacated at a later time if developments in the administration of the bankruptcy case demonstrate that the waiver is unwarranted. If there are estate assets administered by the trustee, the filing fee shall be paid from the estate by the trustee at the time distributions are made to creditors and other parties.

Date: December 29, 2025

BY THE COURT

Address of the Bankruptcy Clerk's Office:  
U.S. Bankruptcy Court, Arizona  
230 North First Avenue, Suite 101  
Phoenix, AZ 85003-1727  
Telephone number: (602) 682-4000  
www.azb.uscourts.gov

**Honorable Brenda K. Martin**  
United States Bankruptcy Judge

# UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA

## NOTICE TO CUSTOMERS REGARDING PAYMENT OF FILING FEES

The Court accepts cashier's checks or money orders payable to Clerk, U.S. Bankruptcy Court. These payments must be made in person or by mail at the Phoenix or Tucson Clerk's Office locations. Personal checks cannot be accepted for payment of filing fees. Payments can also be made online utilizing the Pay.gov website. Pay.gov can accept payments via ACH Direct Debit, Debit Card, or through PayPal Debit. The online payment program is for self-represented parties only, and is not intended to be used by registered CM/ECF filers. Additional information can be found at <http://azb.uscourts.gov/online-payments>. Scanning the QR code below will take you directly to the Court's Pay.gov page.



## NOTICE TO CUSTOMERS PRESENTING CHECKS FOR PAYMENT OTHER THAN FOR FILING FEES (In Person or By Mail)

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. For inquiries, please call 602-682-4215.

When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment, and you will not receive your check back from your financial institution. Upon notification of clearance, the check will be destroyed.

## NOTICE TO CUSTOMERS – PRIVACY ACT

A Privacy Act Statement required by 5 U.S.C. § 552a(e)(3) stating our authority for soliciting and collecting the information from your check, and explaining the purposes and routine uses which will be made of your check information, is available from the Federal Register at:  
<http://federalregister.gov/documents/2003/02/04/03-2521/privacy-act-of-1974-as-amended-system-of-records> or call toll free at 1-866-945-7920 to obtain a copy by mail. Furnishing the check information is voluntary, but a decision not to do so may require you to make payment by some other method.