

1 ILENE J. LASHINSKY (AZ #3073)  
United States Trustee  
2 District of Arizona

3 JENNIFER A. GIAIMO (NY #2520005)  
Trial Attorney

4 [REDACTED]  
Phoenix, Arizona 85003-1706

5 Telephone: [REDACTED]

6 Email: [REDACTED]

7 IN THE UNITED STATES BANKRUPTCY COURT  
8 FOR THE DISTRICT OF ARIZONA

9 In re: ) Chapter 7  
 )  
10 LAURA OWENS, ) Case No. 2:25-bk-11801-BKM  
 )  
11 Debtor. ) **STIPULATED MOTION TO DISMISS**  
 ) **WITH PREJUDICE**  
12 )  
 )  
13 \_\_\_\_\_ )

14 The United States Trustee (“UST”) and creditor Clayton Echard, by and through  
15 their respective undersigned counsel, and debtor Laura Owens (“Debtor”), proceeding  
16 *pro se*, hereby stipulate and move the Court for an order voluntarily dismissing the  
17 above-captioned Chapter 7 bankruptcy case with prejudice to refiling for one year,  
18 subject to the terms and conditions set forth herein.

19 1. Debtor filed her voluntary Chapter 7 bankruptcy petition in this case on  
20 December 8, 2025. *See Docket #1*. Debtor filed her petition *pro se*, and no attorney has  
21 entered an appearance on her behalf in the administrative bankruptcy case.

22 2. On January 9, 2026, Clayton Echard filed an adversary complaint against  
23 Debtor, which is proceeding under case number 2:26-ap-00007-BKM.

1           3. On February 12, 2026, the Court granted the UST's Application for Federal  
2 Rule of Bankruptcy Procedure 2004 Examination. *See Docket #36.*

3           4. On February 23, 2026, the Court entered a stipulated order extending the  
4 UST's deadline to file an adversary complaint against the Debtor to deny discharge  
5 pursuant to 11 U.S.C. § 727. *See Docket #43.*

6           5. In order to resolve the issues presented by the bankruptcy filing and potential  
7 denial of discharge action by the UST, the parties have agreed to the following:

8           a. Voluntary Dismissal. Debtor agrees to voluntarily dismiss her above-  
9 captioned Chapter 7 bankruptcy case pursuant to 11 U.S.C. § 707(a).

10           b. Agreement Not to Refile. Debtor agrees that she will not file a  
11 bankruptcy petition in any United States Bankruptcy Court for a period  
12 of one (1) year from the date of entry of the order of dismissal in this  
13 case (the "Bar Period").

14           c. Consequences of Violation; Reinstatement of This Case. In the event  
15 that Debtor files a bankruptcy petition in any United States Bankruptcy  
16 Court during the Bar Period in violation of Paragraph (b) above:

17           i. This case shall be automatically reinstated upon the filing of a  
18 notice or motion to reinstate by any creditor, the Chapter 7  
19 Trustee, or the UST;

20           ii. Debtor agrees that she will not oppose any notice or motion to  
21 reinstate this case filed by any creditor, the Chapter 7 Trustee, or  
22 the UST;  
23

1                   iii. The adversary proceeding filed by Clayton Echard in this case  
2                   shall likewise be reinstated in the same procedural posture as it  
3                   existed at the time this case was dismissed; and

4                   iv. Upon reinstatement of this case, the UST shall have sixty (60)  
5                   days from the date of entry of the order reinstating the case to: (i)  
6                   notice and conduct a Rule 2004 examination of Debtor; and (ii)  
7                   file a complaint objecting to Debtor's discharge pursuant to 11  
8                   U.S.C. § 727. The deadline set forth in this Paragraph shall  
9                   supersede any previously applicable deadline under Fed. R.  
10                  Bankr. P. 4004.

11                  d. Dismissal of Adversary Proceeding. The adversary proceeding filed by  
12                  Clayton Echard shall be dismissed without prejudice simultaneously  
13                  with the dismissal of this case.

14                  e. In the event of reinstatement of this case pursuant to Paragraph (c)  
15                  above, Echard's adversary proceeding shall be reinstated as provided in  
16                  Paragraph (c)(iii) above.

17                  f. Retention of Jurisdiction. The Court shall retain jurisdiction to enforce  
18                  the terms of the Stipulation provided for herein, to reinstate this case  
19                  upon a showing by any creditor, the Chapter 7 Trustee, or the UST that  
20                  Debtor has filed a bankruptcy petition during the Bar Period, and to  
21                  enter any orders necessary to effectuate the terms of this Stipulation.  
22

1 g. Effect of Dismissal. Except as provided in this Stipulation, dismissal of  
2 this case shall have the effects provided under applicable law, including  
3 11 U.S.C. § 349.

4 h. Current Deadlines. The Parties agree that all deadlines currently in  
5 effect, including the May 27, 2026 deadline for the UST to file an  
6 adversary complaint against Debtor pursuant to 11 U.S.C. § 727, shall  
7 be held in abeyance pending the Court's ruling on this Stipulated  
8 Motion. In the event that the Court denies this Stipulated Motion, the  
9 Parties agree that the UST shall have sixty (60) days from the date of  
10 the denial of the Stipulated Motion to reschedule Debtor's Rule 2004  
11 Examination and file an adversary proceeding to deny discharge  
12 pursuant to 11 U.S.C. § 727.

13 i. Authority. Each Party represents and warrants that the person executing  
14 this Stipulation on behalf of such Party has full authority to enter into  
15 and be bound by the terms hereof.

16 j. Entire Agreement. This Stipulation constitutes the entire agreement of  
17 the Parties with respect to the subject matter hereof and supersedes any  
18 prior understandings or agreements, whether written or oral, between  
19 the Parties relating to the same subject matter.

20 WHEREFORE the UST, Clayton Echard, and Debtor jointly request that the  
21 Court, upon notice and hearing, grant this Stipulated Motion and issue a Stipulated Order  
22  
23

1 of Dismissal, to be lodged after notice and hearing, incorporating the terms of the parties'  
2 agreement.

3 RESPECTFULLY SUBMITTED this 15<sup>th</sup> day of April, 2026.

4 ILENE J. LASHINSKY  
5 United States Trustee  
6 District of Arizona

7 /s/ JAG (NY #2520005)

8 JENNIFER A. GIAIMO  
9 Trial Attorney


10 4/15/26

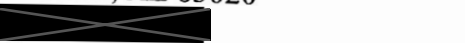

11   
12 LAURA OWENS  
13 Pro Se

14   
15 Scottsdale, AZ 85254

16 /s/ Markus Risinger (AZ #031524)

17 Markus Risinger  
18 Woodnick Law, PLLC

19   
20 Phoenix, AZ 85020

21   
22 Email:   
23 Attorney for Clayton Echard