

**Fill in this information to identify the case:**

Debtor 1 Ronald Stephen Owens  
AKA Ronn Owens

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: \_\_\_\_\_ District of Arizona  
(State)

Case number 25-07596

**Official Form 410**

**Proof of Claim**

04/25

**Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.**

**Filers must leave out or redact** information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

**Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.**

**Part 1: Identify the Claim**

1.	<b>Who is the current creditor?</b>	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A. Name of the current creditor (the person or entity to be paid for this claim)		
		Other names the creditor used with the debtor _____		
2.	<b>Has this claim been acquired from someone else?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____		
3.	<b>Where should notices and payments to the creditor be sent?</b>	<b>Where should notices to the creditor be sent?</b>		<b>Where should payments to the creditor be sent? (if different)</b>
		JPMC c/o National Bankruptcy Services, LLC Name P.O. Box 9013 Number Street Addison Texas 75001 City State ZIP Code Contact phone 800-766-7751 Contact email pocquestions@nbsdefaultservices.com Uniform claim identifier (if you use one): _____		JPMorgan Chase Bank, N.A. Name PO Box 15368 Number Street Wilmington DE 19850 City State ZIP Code Contact phone 800-766-7751 Contact email _____
4.	<b>Does this claim amend one already filed?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____		Filed on _____ MM / DD / YYYY
5.	<b>Do you know if anyone else has filed a proof of claim for this claim?</b>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____		

**Part 2: Give Information About the Claim as of the Date the Case Was Filed**

6. Do you have any number you use to identify the debtor?  No  
 Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 8711

7. How much is the claim? \$51,861.07 Does this amount include interest or other charges?  
 No  
 Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.  
Credit Card

9. Is all or part of the claim secured?  No  
 Yes. The claim is secured by a lien on property.

**Nature of Property:**  
 Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.  
 Motor vehicle  
 Other. Describe: \_\_\_\_\_

**Basis for Perfection:** \_\_\_\_\_  
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

**Value of property:** \$ \_\_\_\_\_  
**Amount of the claim that is secured:** \$ \_\_\_\_\_  
**Amount of the claim that is unsecured:** \$ \_\_\_\_\_ (The sum of the secured and unsecured amounts should match the amount in line 7.)

**Amount necessary to cure any default as of the date of the petition:** \$ \_\_\_\_\_

**Annual Interest Rate** (when case was filed) \_\_\_\_\_ %  
 Fixed  
 Variable

10. Is this claim based on a lease?  No  
 Yes. Amount necessary to cure any default as of the date of the petition. \$ \_\_\_\_\_

11. Is this claim subject to a right of setoff?  No  
 Yes. Identify the property: \_\_\_\_\_

12. **Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?**

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

No

Yes. *Check one:*

**Amount entitled to priority**

- Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ \_\_\_\_\_
- Up to \$3,800\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ \_\_\_\_\_
- Wages, salaries, or commissions (up to \$17,150\*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ \_\_\_\_\_
- Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ \_\_\_\_\_
- Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ \_\_\_\_\_
- Other. Specify subsection of 11 U.S.C. § 507(a)(\_\_\_\_) that applies. \$ \_\_\_\_\_

\* Amounts are subject to adjustment on 04/01/28 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3: Sign Below**

**The person completing this proof of claim must sign and date it. FRBP 9011(b).**

If you file this claim electronically, FRBP 5005(a)(3) authorizes courts to establish local rules specifying what a signature is.

**A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.**

*Check the appropriate box:*

- I am the creditor.
- I am the creditor's attorney or authorized agent.
- I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 09/24/2025  
MM / DD / YYYY

/s/ Laney Recer  
Signature

**Print the name of the person who is completing and signing this claim:**

Name Laney Recer  
First name Middle name Last name

Title Authorized Agent

Company Bonial & Associates, P.C.  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address P.O. Box 9013  
Number Street

Addison Texas 75001  
City State ZIP Code

Contact phone (972) 643-6600 Email pocquestions@bonialpc.com

**JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A.  
Proof of Claim Statement of Account**

<b>Bankruptcy Case Information</b>	
Debtor Name:*	Ronald Stephen Owens
Case Number:	25-07596
District:	District of Arizona
<b>Itemization of Debt Pursuant to Bankruptcy Rule 3001(c)(2)(A)</b>	
<b>Note:</b> The claim amount reflected herein may be lower than the amount owed as of the petition date due to postpetition account balance reductions.	
Principal:	\$45,662.97
Interest:	\$5,898.42
Fees:	\$299.68
Total Claim Amount:	\$51,861.07
<b>Additional Information for Claim Based on Open-End or Revolving Consumer Credit Agreement pursuant to Bankruptcy Rule 3001(c)(3)</b>	
Entity from whom JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A. purchased account:	N/A
Entity to whom debt was owed at the time of the last transaction:	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A.
Date of last transaction:	03/09/2024
Last payment date:	11/13/2024
Charge-off/ Charged to profit & loss date:	12/31/2024

*Note: Effective May 18, 2019, Chase Bank USA, N.A. merged with and into JPMorgan Chase Bank, N.A.*

*\* For jointly-filed bankruptcy cases, refer to the proof of claim form to determine the debtor(s) liable on the account.*

January 2025						
S	M	T	W	T	F	S
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

New Balance  
**\$51,861.07**  
Minimum Payment Due  
**\$11,063.00**  
Payment Due Date  
**01/08/25**

## ULTIMATE REWARDS<sup>®</sup> SUMMARY

Previous points balance	0
+ 1 Point per \$1 earned on all purchases	0
+ 2x Points earned on travel	0
<b>Total points available for redemption</b>	<b>0</b>

Learn more about your rewards and start redeeming today. Visit Chase Ultimate Rewards<sup>®</sup> at www.UltimateRewards.com

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	34 years	\$131,744

With Sapphire Preferred, you'll earn 2x points on travel worldwide and a total of 5x points when you purchase travel through Chase Travel(SM). Earn 3x points on dining at restaurants, including eligible delivery services and takeout - around the corner or around the world. Plus, earn 3x points on select streaming services and online grocery purchases (excluding Target<sup>®</sup>, Walmart<sup>®</sup> and wholesale clubs).

If you would like information about credit counseling services, call 1-866-797-2885.

## ACCOUNT SUMMARY

<b>Account Number:</b>	[REDACTED] 8711
Previous Balance	\$49,621.10
Payment, Credits	-\$1,368.00
Purchases	+\$2,736.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$0.03
Interest Charged	+\$871.94
<b>New Balance</b>	<b>\$51,861.07</b>
Opening/Closing Date	11/12/24 - 12/11/24
Credit Access Line	\$45,700
Available Credit	\$0
Cash Access Line	\$2,285
Available for Cash	\$0
<b>Past Due Amount</b>	<b>\$9,673.00</b>
<b>Balance over the Credit Access Line</b>	<b>\$6,161.07</b>

## YOUR ACCOUNT MESSAGES

The Ennismore hotel benefit will be expiring on 12/31/2024. Eligible cardmembers must book by 12/31/2024 and stay by 12/31/2025 to receive this benefit.

You are over your credit line/credit access line by \$6,161.07. You can pay down your balance faster by including this amount with your payment.

[REDACTED]



P.O. BOX 15123  
WILMINGTON, DE 19850-5123  
For Undeliverable Mail Only

**The Past Due amount of \$9,673.00 is included in your Minimum Payment.**

**Payment Due Date:** 01/08/25  
**New Balance:** \$51,861.07  
**Minimum Payment Due:** \$11,063.00

Account number: [REDACTED] 8711

\$ \_\_\_\_\_ Amount Enclosed  
Make/Mail to Chase Card Services at the address below:

[REDACTED]  
RONN OWENS  
11440 N 69TH ST  
SCOTTSDALE AZ 85254-5101

CARDMEMBER SERVICE  
PO BOX 6294  
CAROL STREAM IL 60197-6294

## To contact us regarding your account:



**In U.S. for Customer Service**  
In U.S. 1-800-493-3319  
Spanish 1-800-493-3319  
Pay by phone 1-800-436-7958  
International 1-614-776-7058  
We accept operator relay calls



**Send Inquiries to:**  
P.O. Box 15298  
Wilmington, DE 19850-5298



**Mail Payments to:**  
P.O. Box 6294  
Carol Stream, IL 60197-6294



**Visit Our Website:**  
[www.chase.com/cardhelp](http://www.chase.com/cardhelp)

### Information About Your Account

#### Making Your Payments:

The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

#### Account Information Reported To Credit Bureau:

We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

#### Authorization To Convert Your Check To An Electronic Transfer Debit:

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. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

#### Conditional Payments:

Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

#### Annual Renewal Notice:

If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

#### Calculation Of Balance Subject To Interest:

To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases (including Chase Pay Over Time plans created at checkout with select merchants), balance transfers, cash advances, My Chase Loan or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. For fee-based Chase Pay Over Time plans, there is a fixed monthly fee of up to 1.72% of the amount of each eligible purchase transaction or amount you select to pay over time with no interest. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

1. the date of the transaction - for new purchases (including Chase Pay Over Time plans created at checkout with select merchants),

balance transfers, cash advances, or My Chase Loans;

2. the date the payee deposits the check - for new cash advance checks or balance transfer checks;
3. the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose - for fees

#### How To Avoid Paying Interest On Purchases:

Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account (or Interest Saving Balance) in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance (or Interest Saving Balance) in full each month.

#### Credit Limit:

If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

#### What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

#### Your Rights If You Are Dissatisfied With Your Credit Card Purchases:

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use the right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

MA04012024

To manage your account, including card payments, alerts, and change of address, visit [www.chase.com/cardhelp](http://www.chase.com/cardhelp) or call the customer service number which appears on your account statement.

## YOUR ACCOUNT MESSAGES (CONTINUED)

Your account is closed and no longer available for use.

### ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
11/13	Payment Thank You - 2nd Attempt	-1,368.00
<b>PURCHASE</b>		
11/07	Returned Payment	1,368.00
11/13	Returned Payment	1,368.00
<b>FEES CHARGED</b>		
11/13	FEE INTEREST DEBIT ADJ	.03
	TOTAL FEES FOR THIS PERIOD	\$0.03
<b>INTEREST CHARGED</b>		
12/11	PURCHASE INTEREST CHARGE	864.67
12/11	CASH ADVANCE INTEREST CHARGE	7.27
	TOTAL INTEREST FOR THIS PERIOD	\$871.94

2024 Totals Year-to-Date	
Total fees charged in 2024	\$339.00
Total interest charged in 2024	\$10,212.24

Year-to-date totals do not reflect any fee or interest refunds you may have received.

### INTEREST CHARGES

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
<b>PURCHASES</b>			
Purchases	20.49%(v)(d)	\$51,111.09	\$860.81
<b>CASH ADVANCES</b>			
Cash Advances	29.49%(v)(d)	\$300.06	\$7.27
<b>BALANCE TRANSFERS</b>			
Balance Transfers	20.49%(v)(d)	- 0 -	- 0 -

30 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

