

Fill in this information to identify the case:

Debtor 1 ELIZABETH A NAYLOR

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of ARIZONA
(State)

Case number 2507596

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, judgements, 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. Who is the current creditor?	<u>Capital One, N.A., successor by merger to Discover Bank</u> Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____		
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent?		Where should payments to the creditor be sent? (if different)
	<u>Capital One, N.A., successor by merger to Discover Bank</u> Name <u>PO Box 3025</u> Number <u>New Albany</u> <u>OH</u> <u>43054-3025</u> City State ZIP Code	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ Contact phone <u>800-347-5516</u> Contact email <u>mrdispc@discover.com</u>	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____ Contact phone _____ Contact email _____
	Uniform claim identifier (if you use one): _____		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY		
5. Do you know if anyone else has filed a proof of claim for this claim?	<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: 7 6 4 7

7. How much is the claim? \$ 7,336.17 . 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)?

No

Yes. *Check one:*

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.

Amount entitled to priority

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

\$ _____

* Amounts are subject to adjustment on 4/01/28 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).

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

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

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 that debt.

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.

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 08/20/2025
MM / DD / YYYY

/s/ Taj Graham
Signature

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

Name Taj Graham
First Name Middle Name Last Name

Title Sr Bankruptcy Specialist

Company Capital One, N.A., successor by merger to Discover Bank
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address PO Box 3025
Number Street

New Albany OH 43054-3025
City State Zip Code

Contact Phone 800-347-5516 Email mrdiscpc@discover.com

Original Creditor: Discover Bank

Current Creditor: Capital One, N.A., successor by merger to Discover Bank

ACCOUNT SUMMARY

ELIZABETH A NAYLOR
11440 N 69TH ST
SCOTTSDALE AZ 85254-5101

CASE NUMBER : 2507596

ACCOUNT NUMBER: 7647

BALANCE AS OF BANKRUPTCY FILED DATE : § 7336.17

ACCOUNT OPENED DATE : 02/01/2020

DATE ACCOUNT CHARGED TO PROFIT AND LOSS : NA

DATE OF LAST PAYMENT : 06/22/2025

DATE OF LAST TRANSACTION ON ACCOUNT: 05/09/2025
(CASH ADVANCE, BALANCE TRANSFER OR
PURCHASE)

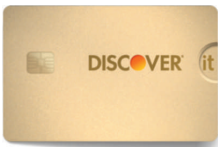
COMPONENTS OF BALANCE

PRINCIPLE AMOUNT : § 6798.51

INTEREST : § 507.66

FEES: § 30.00

TOTAL : § 7336.17



DISCOVER IT® CARD ENDING IN 7647
CARDMEMBER SINCE 2020



Account Summary 06/28/2025 - 07/27/2025

Previous Balance	\$7,144.47
Payments and Credits	+\$0.00
Purchases	+\$0.00
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$30.00
Interest Charged	+\$161.70

New Balance: \$7,336.17

See Interest Charge Calculation section following the Fees and Interest Charged section for detailed APR information

Credit Line	\$7,000
Credit Line Available	\$0
Cash Advance Credit Line	\$2,500
Cash Advance Credit Line Available	\$0

Payment Information

New Balance	Minimum Payment*	Payment Due Date
\$7,336.17	\$399.00	08/24/2025

* Includes past due amount of \$187.00

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 \$41.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take 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	29 years	\$36,356

If you would like information about credit counseling services, call us at 1-800-347-1121.

Notice: Your payment is past due



Did you know missed payments may be reported to credit agencies?

If you are unable to pay your Minimum Payment Due, please contact us to discuss payment options.

Discover.com | 1-800-983-1246 Our U.S.-based specialists are here to help.

This is an attempt to collect a debt and any information obtained may be used for that purpose.

Notice: See reverse side for important information

ACCOUNT NUMBER ENDING IN 7647

New Balance	\$7,336.17
Minimum Payment Due	\$399.00
Payment Due Date	08/24/2025

Amount Enclosed	\$
For a faster, easier way to pay...	Discover.com 1-800-347-2683 See reverse for payment cut off times.

Payment Coupon

Detach at perforation above and return with check payable to Discover. Do not fold, clip, staple or send cash.

ELIZABETH A NAYLOR
11440 N 69TH ST
SCOTTSDALE AZ 85254-5101



PO BOX 45909
SAN FRANCISCO CA 94145-0909

Important Information

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or Stolen Cards. Report immediately! Call 1-800-347-2683.

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your allowable form of payment ("Payment") and the bottom portion of this statement in the envelope provided, after affixing postage. Payments sent without proper postage will be returned to the sender. If you pay by check, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If a Payment is processed as an electronic fund transfer, the transfer will be for the amount of the check, funds may be withdrawn from your account as soon as the same day we receive your check, and you will not receive your check back.

Please do not send cash. Sending cash is not allowed. The processing of your allowable form of Payment may be delayed if you send cash or correspondence with your Payments, if you send the Payment to any other address, or if you use an envelope other than the one provided. Payments received at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your Payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your Payment is returned unpaid, we reserve the right to resubmit it as an electronic debit. **Payments made online or by phone before Midnight Eastern Time on any day except your Statement Closing Date will be credited as of the same day; on your Statement Closing Date, online and phone payments must be made before 5:00 PM Eastern Time to be credited as of that day.**

You can also make a Payment or set up automatic payments by calling 1-800-347-2683. Automatic payments for the billing period shown on your statement will be deducted on the Payment Due Date shown on that statement, or the next automatic payment date referred to on your statement, unless you request a recurring payment date that occurs before your Payment Due Date. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower as your electronic signature. By providing those numbers, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel or modify a payment from your bank account until 5:00 PM Eastern Time on the day such payment is scheduled by calling 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421. Same day online or phone payments from bank account made after 5:00 PM Eastern Time may be modified before Midnight Eastern Time of that day. Payments from Cashback Bonus cannot be modified or cancelled after being made or scheduled.

If your payments may vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set up automatic payments for: (i) statement New Balance, (ii) statement Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) other dollar amount. If your scheduled "Other dollar amount" payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum

Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the billing statement based on credits or payments after the Close Date.

If you enroll by phone in our automatic payment service, please fill-in the following blanks below and retain the authorization for your records.

Amount

Full Pay _____ Min Pay _____
 Min Pay+ \$ _____ Other Amount \$ _____
Bank Routing # _____
Bank Account # _____
Monthly on the Payment Due Date, or _____ Day of the month (INSERT DATE)

Credit Reporting. Credit Reporting. 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. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at this address: Discover, PO Box 30939, Salt Lake City, UT 84130-0939. Please include your name, address, home telephone number and Account number.

Paying Interest. Your due date is at least 25 days after the close of each billing period. We will begin charging interest on Cash Advances and Balance Transfers as of the later of the Transaction Date or the first day of the billing period in which the transaction posted to your Account. If you pay the New Balance on your current billing statement by the Payment Due Date shown on that billing statement, we will not impose interest charges on New Purchases. New Purchases are Purchases that first appear on the next billing statement. Interest will continue to accrue each day on purchases that appeared on previous billing statements until you pay the New Balance in full and will be billed in the next billing cycle.

How We Calculate Interest Charges. We Use the Daily Balance Method (including current transactions) to calculate the Balance Subject to Interest Rate. For more information, please call us at 1-800-347-2683.

Balance Subject To Interest Rate. Your statement shows a Balance Subject to Interest Rate. It shows this for each transaction category. The Balance Subject to Interest Rate is the average of the daily balances during the billing period.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address in the Contact Us section on page 3 of your billing statement.

Balance Transfers. Your account may not always be eligible for balance transfers. Balance transfers accrue interest at the standard purchase rate unless we tell you otherwise.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

Send inquiries to Discover, PO Box 30943, Salt Lake City, UT 84130

The Discover® card is issued by Discover, a division of Capital One, N.A., Member FDIC.
DIT23-27.0924



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
Hearing/Speech Impaired
Dial 711 (Relay Service)

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

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DISCOVER IT® CARD ENDING IN 7647
OPEN TO CLOSE DATE: 06/28/2025 - 07/27/2025

Transactions

NO ACTIVITY FOR THIS BILLING PERIOD

Fees and Interest Charged

FEES FOR THIS PERIOD	AMOUNT
LATE FEE	\$30.00
TOTAL FEES FOR THIS PERIOD	\$30.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$161.70
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$161.70
2025 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2025	\$30.00
TOTAL INTEREST CHARGED IN 2025	\$1,120.40

Cashback Bonus® Rewards

PREVIOUS BALANCE	\$0.00
EARNED THIS PERIOD	+\$0.00
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$0.00

Interest Charge Calculation

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

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	27.24% V	N/A	\$7,222.32	\$161.70
Cash Advances	29.24% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

Variable APRs will not exceed 29.99%.

* If your account is currently enrolled in a special program or is placed into one during the term of the offer, you will receive the benefit of the lower rate while the special program is in effect. This includes, if applicable, any lower rates as authorized under the Servicemembers Civil Relief Act.

** This is the date your promotional rate expires and the remaining balance will be moved to your standard APR disclosed when you accepted the offer. Please note: Changing your payment due date may change your Promo APR Expiration Date.

*** For more information, please call us at 1-800-347-2683.

Information For You

Discover is now part of Capital One, N.A. While most things will stay the same, your payment due date has changed. See the Payment Information section on page 1 for your current payment due date.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Discover Card
PO BOX 30421
Salt Lake City, UT 84130-0421

You may also contact us on the Web: discover.com/billingerrornotice

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.

Information For You continued

- You must notify us of any potential errors *in writing* [or electronically]. You may call us, 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.

Please see your Cardmember Agreement or visit discover.com/billingrights for a copy of your full billing rights notice.

FICO® Credit Score Terms

Your FICO® Credit Score, key factors, and other credit information use the FICO® Score 8 model. They are based on data from TransUnion® and may be different from other credit scores and other credit information provided by different bureaus. This information is intended for and only provided to Primary account holders who have an available score. Your score, key factors and other credit information are available on Discover.com and cardmembers are also provided a score on statements. Customers will see up to a year of recent scores online. Discover and other lenders may use different inputs, such as FICO® Credit Scores, other credit scores and more information in credit decisions. This benefit may change or end in the future. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

If you prefer not to receive your FICO® Credit Score just call us at 1-800-DISCOVER (1-800-347-2683). Please give us two billing cycles to process your request.

Capital One Financial Corporation and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Capital One Financial Corporation and Fair Isaac do not provide "credit repair" services or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating.

Availability of FICO® Credit Score

As an active cardmember, you may see your FICO® Credit Score on your monthly statement or online. Reasons why you may not see your FICO® Credit Score include: if you opt out; if you have key information that is mismatched or missing, as one example, an address change that has not been updated with Discover or TransUnion®; if your credit history is too new; if your account status is abandoned, bankrupt, fraud, lost or stolen, closed, revoked, or charged off; if you have a foreign address. Your FICO® Score is disclosed on statements when your statement is available. You may not receive a statement if you have no account activity such as no purchase transactions, fees, interest, or payments for approximately 30 days.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
Hearing/Speech Impaired
Dial 711 (Relay Service)

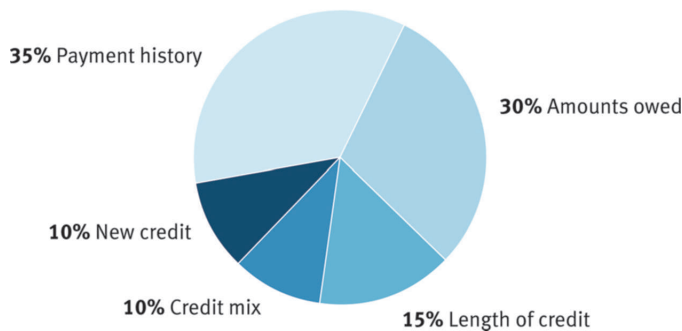
PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER IT® CARD ENDING IN 7647
OPEN TO CLOSE DATE: 06/28/2025 - 07/27/2025

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This chart will be shown in every Jan, Apr, Jul and Oct statement when you have up to 12 months of scores. Log in to Discover.com/FICO any time to see key factors that help explain your scores.

FICO® Credit Scores consider the following for the general population



See FICO® Credit Score Terms in the "Information For You" section of this statement.

