

United States Bankruptcy Court
District of Arizona

In re:
Elizabeth Ann Naylor
Ronald Stephen Owens
Debtors

Case No. 25-07596-PS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2
Date Rcvd: Dec 12, 2025

User: admin
Form ID: deffmgmt

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2025:

Recip ID	Recipient Name and Address
db	+ Elizabeth Ann Naylor, [REDACTED]
jdb	+ Ronald Stephen Owens [REDACTED]

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2025 at the address(es) listed below:

Name	Email Address
ALAN A. MEDA	on behalf of Creditor Dale W Gunn ameda@bcattorneys.com tdunham@bcattorneys.com
ALAN A. MEDA	on behalf of Creditor Mark Naylor ameda@bcattorneys.com tdunham@bcattorneys.com
Bradley Stevens	on behalf of Creditor ARIZONA DEPARTMENT OF REVENUE bradley.stevens@azag.gov bankruptcyunit@azag.gov,hua.qin@azag.gov,michelle.schlosser@azag.gov,sandra.carlson@azag.gov
EDWARD J. MANEY	azphecf@trustee13.com
JOSEPHINE I SALMON	

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	on behalf of Creditor Alliant Credit Union ecfazb@aldridgepite.com jes@ecf.courtdrive.com
JOSEPHINE I SALMON	on behalf of Creditor Cenlar FSB ecfazb@aldridgepite.com jes@ecf.courtdrive.com
LEONARD J. MCDONALD, JR.	on behalf of Creditor U.S. Bank Trust Company National Association, not in its individual capacity but solely as trustee for COLT 2024-3 Mortgage Loan Trust ecf@tblaw.com
MARK R. ATCHLEY	on behalf of Debtor Elizabeth Ann Naylor mark@arizonabk.com igotnotices.atchley@gmail.com,mary@arizonabk.com,
MARK R. ATCHLEY	on behalf of Joint Debtor Ronald Stephen Owens mark@arizonabk.com igotnotices.atchley@gmail.com,mary@arizonabk.com,
U.S. TRUSTEE	USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
District of Arizona

NOTICE TO DEBTOR(S)

CASE NAME: Elizabeth Ann Naylor and Ronald Stephen Owens
CASE NUMBER/ADVERSARY NUMBER: 2:25-bk-07596-PS

TO: Elizabeth Ann Naylor and Ronald Stephen Owens

Notice Regarding Required Personal Financial Management Course

A Personal Financial Management Course Certificate has not been filed. The Personal Financial Management Course Certificate must be completed to receive a discharge. The Personal Financial Management course is not the same as the Credit Counseling course that is required prior to filing bankruptcy.

The instructional course must be completed from a United States Trustee approved provider. A list of the providers can be obtained from the court's website www.azb.uscourts.gov.

In some cases, the court can waive the requirement to take the financial management course. See 11 U.S.C. § 109(h)(4). To have the requirement waived, you must file a motion with the court and obtain a court order.

Failure to timely file the Personal Financial Management Course Certificate may result in the case being closed without entry of the discharge. If the case is closed without a discharge, you will need to file a motion to reopen the case and pay the reopen fee.

Date: December 12, 2025

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

Clerk of the Bankruptcy Court:

Khadijia V. White-Thomas

By: , Deputy Clerk
Phone: 602-682-4000