NACH, RODGERS, HILKERT & SANTILLI 2001 East Campbell Avenue, Suite 103 Phoenix, AZ 85016 Telephone No.: (602) 258-6000 Facsimile No.: (602) 258-6003 Stuart B. Rodgers – 025720 Tyler N. Bowman - 039503 Email: stuart.rodgers@NRHSlaw.com tyler.bowman@NRHSLaw.com 5 docket@NRHSLaw.com Attorneys for Eric M. Haley, Trustee IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF ARIZONA 9 In re: (Chapter 7 Case) 10 JOHNNY FLORES and JOSEPHINE Case No. 2:22-bk-03402-PS FLORES. NOTICE TO CREDITORS AND 11 INTERESTED PARTIES OF PUBLIC Debtors. 12 AUCTION OF ESTATE'S INTEREST IN PERSONAL PROPERTY 13 AND 14 NOTICE OF MOTION TO SELL ESTATE'S INTEREST IN 15 PROMISSORY NOTE AND DEED OF TRUST AND APPROVE BIDDING 16 **PROCEDURES** 17 **NOTICE OF AUCTION** 18 19 **NOTICE IS GIVEN** that the Estate's interest in the below-described vehicle will be offered to the person making the highest and best bid at public sale by Eric M. Haley, Chapter 7 Trustee 20("Trustee") on Friday, May 30, 2025, at 8:30 a.m., by telephone, by dialing 1 (310) 372-7549 wait for prompt – ACCESS CODE # 831482 then press #. 21 Property to be Sold: 22l The Estate's interest in the following personal property: 23 The August 20, 2023 Promissory Note in the original principal balance of \$15,000.00 ("Promissory Note"). The makers of the Note are 24 Johnny Flores and Josephine Flores, a married couple to be held jointly 25and severally liable. The holder of the Note is Eric M. Haley, Chapter 7 Trustee of the Bankruptcy Estate of Johnny Flores and Josephine 26 Flores, case number 2:22-bk-03402-PS. 27 The Promissory Note is secured by a Deed of Trust recorded with the 28Maricopa County Recorder at document number 2023-0554131. The

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Estate's interest in the Promissory Note and Deed of Trust are being sold together. The Promissory Note is secured by a Deed of Trust encumbering the real property located at 1940 W. Fairmount Avenue, Phoenix, AZ 85015 ("Property"). Upon information and belief, the Property is subject to the following encumbrances in the following priority: (1) Desert Financial Federal Credit Union - \$30,000.00 Original Principal Balance (2) Estate's Promissory Note and Deed of Trust (3) Potential Real Property Taxes (4) Any other potential liens/encumbrances of record As of the filing of this Notice, the Debtors are current and the Estate has received 19 payments of \$126.58, leaving a current principal 10 balance of \$13,974.63. Based on the Promissory Note, as of the date 11 of this Notice, there are 161 minimum monthly payments of \$126.58 remaining prior to maturity: an estimated \$20,379.38 due under the 12 Promissory Note assuming minimum monthly payment. Any 13 payments received between the filing of the Motion and the close of the contemplated sale shall be retained by the Estate and applied to the 14 balance of the Promissory Note. Any payments the Estate receives after the close of the contemplated sale shall be property of the buyer 15 16 Copies of the Promissory Note and Deed of Trust are attached as Exhibits A and B to the Motion and are available upon written request 17 to Stuart.Rodgers@NRHSLaw.com 18 Terms of Sale: Interested buyers must do their own due diligence to determine 19 the extent of the Estate's interest in the Note and Deed of Trust. purchasers encouraged are 20 inspect/perform their own due diligence of the Estate's interest in the Note and Deed of Trust being sold, as the property will be sold 21 on an "AS IS" "WHERE IS" basis, with no warranties, guarantees express or implied. 22 Sale may be subject to sales tax unless the property being sold is tax-23 exempt or a resale number is used as proof of exemption. The purchaser will be provided an Assignment of the Estate's interest in 24 the Property. All sales are subject to Trustee's approval. 25 If a party bids, that party is liable for the bid amount. A bidder may not withdraw his or her bid and if the successful bidder fails to pay 26 the successful bid amount, the Estate will seek payment from the back-up bidder, if any, no exceptions. Moreover, the bidder that failed 27 to pay will be liable for any difference in the amount bid and the amount collected. The Trustee shall also accept a backup bid. 28

1	Proposed Purchaser:	The Trustee has obtained an offer to purchase the Estate's interest in the Note and Deed of Trust from Joseph Schillinger, Trustee on behalf of North Rock Trust or its nominee (" Proposed Buyer ") for a purchase
2		price of \$10,107.40 ("Offer"). The Proposed Buyer shall pay the Offer in full within five calendar days of the sale.
3		Proposed Buyer has made its offer on an "AS-IS", "WHERE-IS" basis and is taking the Estate's interest in the Note and Deed of Trust without guaranties, warranties, or representations.
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6		The Sale is subject to Trustee's final approval.
7		The successful bidder shall remit payment to the Trustee within 5 calendar days of the sale. The funds may be a cashier's check, money
8		order, or personal check and should be made payable to "Eric M. Haley, Trustee".
9		Offers are subject to higher and better bids.
10	Insider:	The proposed purchaser is not an insider.
11 12	To Obtain More information:	Contact Stuart B. Rodgers, attorney for the Trustee, (602) 248-6000 or Stuart.Rodgers@NRHSLaw.com.
13	Description of Interest(s) in the	The Trustee is unaware of any liens, claims, or interests encumbering the Estate's interest in the Promissory Note or Deed of Trust.
14	Property:	The Estate's Interest in the Property is being sold as-is, where-is, with
15		no representations, guarantees, or warranties.
16	Appraisals:	The Trustee is not aware of any recent appraisals on the scheduled interest in the Property being sold.
17	Compensation/Fees:	There are no broker's fees/compensation related to this sale.
18 19	Motions for stay relief:	There have been no motions for stay relief filed regarding the interest in the Promissory Note and Deed of Trust.
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NOTICE OF MOTION

NOTICE IS FURTHER GIVEN that on April 23, 2025, the Trustee filed a *Motion to Sell Estate's Interest in Promissory Note and Deed of Trust* seeking to sell the Estate's interest in the Promissory Note and Deed of Trust Any person opposing the sale shall file a written objection, specifying the reason therefor, together with a notice of hearing, on or before twenty-one (21) days of the date of this mailing as follows: United States Bankruptcy Court, as follows: (a) by hand-delivery or mail to the Clerk of the Court, 230 North First Avenue, Suite 101, Phoenix, Arizona 85003-1706; or (b) electronically at the Court's website: ecf.azb.uscourts.gov using the Court's electronic filing procedures, with a copy to: Nach, Rodgers, Hilkert & Santilli, at the above-address. If a person timely objects in writing and a hearing is requested but has not yet been conducted by the Court as of the date of the scheduled auction, bids will be taken and the normal sales procedures followed. The closing of the sale remains dependent upon the outcome of the Court hearing regarding the objection. If there is no timely objection and request for hearing, no hearing will be held, and the Trustee will proceed to sell the Property without further order of the Court.

RESPECTFULLY SUBMITTED this 23rd day of April, 2025.

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NACH, RODGERS, HILKERT & SANTILLI

By /s/Stuart B. Rodgers
Stuart B. Rodgers
Tyler N. Bowman
Attorneys for Trustee

A COPY of the foregoing mailed to:

 Johnny Flores
 Josephine Flores
 1940 W. Fairmount Avenue Phoenix, AZ 850152
 Debtors

All parties on the attached Master Mailing Matrix.¹

A COPY of the foregoing e-mailed to:

Jill H. Perrella
Email: jperrella@swlaw.com
Debtors' Attorney

Office of U.S. Trustee
Email: Jennifer.A.Giaimo@usdoj.gov
Email: ustpregion14.px.ecf@usdoj.gov

By: /s/ Kay Lucas

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¹ A copy of the Master Mailing Matrix shall not be mailed with this Notice. Any party interested in a copy of the Master Mailing Matrix may obtain a counsel by requesting it from Trustee's counsel via email at Stuart.Rodgers@NRHSLaw.com

Label Matrix for local noticing 0970-2 Case 2:22-bk-03402-PS District of Arizona Phoenix Wed Apr 23 13:27:50 MST 2025 PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021 AMERICAN VISION PARTNERS 4800 N. 22ND ST. PHOENIX AZ 85016-4701

APRIA HEALTHCARE
P. O. BOX 31001-1157
PASADENA CA 91110-0001

ARIZONA PULMONARY SPECIALISTS, LTD 3330 N. 2ND ST. #300 PHOENIX AZ 85012-2369

ATI PHYSICAL THERAPY 33204 COLLECTION CENTER DR. CHICAGO IL 60693-0001

BANNER IMAGING
P. O. BOX 2939
PHOENIX AZ 85062-2939

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CAPITAL ONE
P. O. BOX 31293
SALT LAKE CITY UT 84131-0293

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COMENITYCAPITALBANK/BIG LOTS 3095 LOYALTY CIRCLE BLDG. A COLUMBUS OH 43219-3673 (p)CREDIT UNION WEST PO BOX 7600 GLENDALE AZ 85312-7600 Citibank, N.A. 5800 S Corporate Pl Sioux Falls, SD 57108-5027

DESERT FINANCIAL CREDIT UNION PO BOX 2942 PHOENIX AZ 85062-2942 DESERT HOSPITALIST PC. P. O. BOX 29048 PHOENIX AZ 85038-9048 DESERT INSTITUTE FOR SPINE CARE 1635 E. MYRTLE AVENUE STE. 400 PHOENIX AZ 85020-5514

(p)DSNB MACY S CITIBANK 1000 TECHNOLOGY DRIVE MS 777 O FALLON MO 63368-2239 ELITE PAIN AND SPINE INSTITUTE PLC P. O. BOX 650823 DALLAS TX 75265-0823 EMPOWER EMERGENCY
P. O. BOX 843396
LOS ANGELES CA 90084-3396

EYE DOCTORS OF ARIZONA PLLC 515 W. BUCKEYE RD. #104 PHOENIX AZ 85003-3699 HCI P. O. BOX 82910 PHOENIX AZ 85071-2910 LASER SURGERY HOLDING COMPANY LTD 10255 N. 32ND ST. PHOENIX AZ 85028-3822

NATIONAL RECOVERY AGENCY 2491 PAXTON STREET HARRISBURG PA 17111-1036 PREFERRED HOMECARE
P. O. BOX 740751
LOS ANGELES CA 90074-0751

PRIME ANESTHESIA CONSULTANTS LLC 1810 S. CRISMON RD. STE 188 MESA AZ 85209-3900

Quantum3 Group LLC as agent for MOMA Trust LLC PO Box 788 Kirkland, WA 98083-0788 REVSOLVE INC. 1395 N. HAYDEN RD. SCOTTSDALE AZ 85257-3769 SELECT PHYSICAL THERAPY 2942 N. 7TH AVENUE #101 PHOENIX AZ 85013-4179

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Doc 69 Filed 04/23/25 Entered 04/23/25 14:14:24 Desc Main Document Page 5 of 7 SIMONMED IMAGING 3075 E. IMPERIAL HWY STE. 200 BREA CA 92821-6753 SONORA QUEST LAB PO BOX 52880 PHOENIX AZ 85072-2880 ST. JOSEPHS HOSPITAL & MEDICAL CENTER CHW PFS P. O. BOX 57123 LOS ANGELES CA 90074-7123

SUN PAIN MANAGEMENT PLLC 5501 N. 19THAVE. STE. 103 PHOENIX AZ 85015-2451 SYNCB/CAR CARE DISC. TIRE P. O. BOX 965001 ORLANDO FL 32896-5001 SYNCB/CARE CREDIT P. O. BOX 965036 ORLANDO FL 32896-5036

SYNCB/JC PENNYS P. O. BOX 965036 ORLANDO FL 32896-5036 SYNCB/LOWES
P. O. BOX 965005
ORLANDO FL 32896-5005

SYNCB/WALMART
P. O. BOX 965024
ORLANDO FL 32896-5024

SYNERPRISE CONSULTING SERVICES P. O. BOX 957
MISSION KS 66201-0957

TD BANK USA/TARGET CREDIT P. O. BOX 673 MINNEAPOLIS MN 55440-0673

THE HOME DEPOT/CBNA
P. O. BOX 6497
SIOUX FALLS SD 57117-6497

TRI STATE ADJUSTMENT INC. P. O. BOX 3219 LA CROSSE WI 54602-3219 (p)US BANK PO BOX 5229 CINCINNATI OH 45201-5229 U.S. TRUSTEE
OFFICE OF THE U.S. TRUSTEE
230 NORTH FIRST AVENUE
SUITE 204
PHOENIX, AZ 85003-1725

VANTAGE WEST CREDIT UNION P. O. BOX 15115 TUCSON AZ 85708-0115 WF/AMERICAN FURNITURE P. O. BOX 14517 DES MOINES IA 50306-3517 ERIC M. HALEY PO BOX 13390 SCOTTSDALE, AZ 85267-3390

JILL H PERRELLA Snell & Wilmer LLP One S. Church Ave., Suite 1500 TUCSON, AZ 85701-1633 JOHNNY FLORES 1940 W FAIRMOUNT AVENUE PHOENIX, AZ 85015-5306 JOSEPHINE FLORES 1940 W FAIRMOUNT AVENUE PHOENIX, AZ 85015-5306

SHERI A (AZCLDP 81482) BARRIOS 723 W. POLK ST. PHOENIX, AZ 85007-2538

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

CREDIT UNION WEST P. O. BOX 38300 PHOENIX AZ 85069 DSNB/MACYS P. O. BOX 8218 MASON OH 45040 U.S. Bank National Association Bankruptcy Department PO Box 108 Saint Louis MO 63166-0108 The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021 End of Label Matrix
Mailable recipients 51
Bypassed recipients 1
Total 52