

1 **NACH, RODGERS, HILKERT & SANTILLI**  
2 1220 E. Osborn Rd., Suite 101  
3 Phoenix, AZ 85014  
4 Telephone No.: (602) 258-6000  
5 Facsimile No.: (602) 258-6003  
6 Stuart B. Rodgers – 025720  
7 Ross M. Mumme – 029956  
8 Email: [stuart.rodgers@nrhslaw.com](mailto:stuart.rodgers@nrhslaw.com)  
9 Email: [ross.mumme@nrhslaw.com](mailto:ross.mumme@nrhslaw.com)

10 *Attorneys for Eric M. Haley, Trustee*

11 **IN THE UNITED STATES BANKRUPTCY COURT**  
12 **FOR THE DISTRICT OF ARIZONA**

13 In re:

14 SAUNYA J. GOLDAPPER,

15 Debtor.

16 (Chapter 7 Case)

17 No. 4:25-bk-05043-SHG

18 **NOTICE TO CREDITORS AND  
19 INTERESTED PARTIES OF MOTION  
20 TO SELL PROPERTY OF THE  
21 ESTATE FREE AND CLEAR OF  
22 LIENS AND FOR APPROVAL OF  
23 BIDDING PROCEDURES**

24 **AND**

25 **NOTICE TO CREDITORS AND  
26 INTERESTED PARTIES OF AUCTION**

27 **11 U.S.C. § 363(b) and Local Rule 6004-1**

28 **TO: ALL CREDITORS AND PARTIES-IN-INTEREST**

29 **NOTICE IS HEREBY GIVEN** that on December 19, 2025, Eric M. Haley, Chapter 7  
30 Trustee (“**Trustee**”), by and through undersigned counsel, filed a *Motion to Sell Property of the  
31 Estate Free and Clear of Liens and for Approval of Bidding Procedures* (“**Motion**”). A  
32 complete copy is on file with the Clerk of the Court and available for inspection or by written  
33 request to the Trustee’s counsel as indicated above. The Motion seeks Court authorization to sell  
34 the Estate’s interest in a 2008 Toyota Tacoma with VIN ending in 5798 (“**Vehicle**”), pursuant to  
35 the terms set forth hereinafter. In the event that any person opposes the Motion, the procedure for  
36 responding to the Motion is set forth hereinafter.

37 **NOTICE IS FURTHER GIVEN** that any person opposing the Motion shall file a written  
38 objection, specifying the reason therefor, together with a notice of hearing, on or before twenty-  
39 one (21) days of the date of this mailing as follows: United States Bankruptcy Court, as follows:  
40 (a) by hand-delivery or mail to the Clerk of the Court, 230 North First Avenue, Suite 101,  
41 Phoenix, Arizona 85003-1706; or (b) electronically at the Court’s website: [ecf.azb.uscourts.gov](http://ecf.azb.uscourts.gov)  
42 using the Court’s electronic filing procedures, with a copy to: Nach, Rodgers, Hilkert & Santilli,  
43 at the above-address.

44 If a person timely objects in writing to the Motion and a hearing is requested but has not

1 yet been conducted by the Court as of the date of the scheduled auction, bids will be taken and the  
2 normal sales procedures followed. The closing of the sale remains dependent upon the outcome  
3 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 Vehicle without**  
**further order of the Court.**

4 **NOTICE IS FURTHER GIVEN** that the Estate's interest in the below-described Vehicle  
5 will be offered to the person making the highest and best bid at public sale by Eric M. Haley  
6 Trustee, through Auction Yard, LLC dba AuctionAZ ("AuctionAZ" or "Auctioneer") Bidding  
7 will open on or before 4:00 p.m. MST on Wednesday, **January 21, 2026**. Bidders will be able  
8 to place bids through the online bidding system at [www.auctionaz.com](http://www.auctionaz.com). If anyone places a bid  
9 within the last two minutes of bidding, the bidding will extend for an additional two minutes.  
10 Bidding will start to close as indicated on the website on **Wednesday January 28, 2026**.

8	Property to be Sold:	All of the Estate's interest in a 2008 Toyota Tacoma, with 9 VIN 5TEJU62N88Z505798. (See Exhibit A to the Motion for additional details).
10	Terms of Sale:	<p>Prospective purchasers are encouraged to personally inspect/perform their own due diligence of the Vehicle.</p> <p>The sale of the Vehicle shall be <b>As-Is, Where-Is, with No Guarantees or Warranties</b>, and free and clear of liens, encumbrances, and interests with all valid and enforceable liens, encumbrances and interests to attach to the net proceeds derived from the sale of the Vehicle as described above.</p> <p><b><i>All sales are subject to Trustee and Bankruptcy Court approval.</i></b> Trustee makes no representations regarding the title or condition of the Vehicle nor does he make any warranties regarding encumbrances, liens or interests.</p> <p>Auctioneer utilizes the following standard procedures for auctions:</p> <p><b><u>Online Auctions:</u></b> Bidding will open on or before 4:00 p.m. MST on Wednesday, January 21, 2026, or as indicated on the website. Bidders will be able to place bids through the online bidding system at <a href="http://www.auctionaz.com">www.auctionaz.com</a>. Online bidding will start to close at 2:00 pm MST on Wednesday, January 28, 2026. A \$200.00 refundable bidder deposit is required. The deposit can be made with a credit card using the online bidding system.</p> <p><b><u>Bidding:</u></b> All auctions are live online.</p> <p><b><u>Payment/Charges:</u></b> (i) No Buyers Premium will be charged by Auctioneer; (ii) Auctioneer does not accept credit/debit cards; Auctioneer accepts cash, cashier's check, certified funds or wire transfers (with a \$25 fee). Payment is due no later than 4:00 pm MST on the first Wednesday following the auction; (iii) Sales Tax: For general assets and rolling stock, unless an Arizona tax</p>

	<p>resale license is provided at the time of payment, the purchaser will be required to pay the combined Arizona State and local sales tax totaling 9.2%. There is no sales tax on real estate.</p> <p><u>Default:</u> In the event of default, the second highest bidder will be given the option to become the successful bidder at his/her last bid. The bidder in default will be responsible for the difference in the bids, or the entire amount of his/her bid in the event that the second highest bidder does not take the option to become the successful bidder. The default bidder will also forfeit his/her deposit. A service charge of 1-1/2% per month, 18% APR, will be added to all overdue accounts. The bidder in default is also liable for all legal and collection fees.</p> <p><u>Auctioneer Warranties:</u> Trustee and Auctioneer provide <u>no warranty</u> relating to title, possession, quiet enjoyment or the like in this disposition. All items sold at the auction are being sold "AS IS, WHERE IS" with no representations or warranties implied or stated, subject to any existing liens and encumbrances known or unknown by the Trustee. All due diligence is the responsibility of the bidder/buyer.</p> <p><u>Additional Sale Terms:</u> Auctioneer is not responsible for missing or broken items after the auction has ended. There are absolutely no refunds.</p> <p>The property to be auctioned will be available for preview on Tuesday, January 27, 2026 from 12:00 pm to 2:00 p.m. at 7577 W. Mountain View Rd Peoria, Az 85345.</p> <p>The Sale is subject to Trustee approval.</p> <p>All bids at the auction shall be subject to higher and better bids until close of the auction.</p> <p><b>The buyer of Vehicle shall be solely responsible for the costs of removing the purchased property and shall work with the Auctioneer for the removal of the Vehicle.</b></p>
Bidding Procedures:	Bidding will open at or before 4:00 p.m. MST on Wednesday, January 21, 2026 <u>or as indicated on the website.</u> Bidding on the Vehicle will start to close at 2:00 p.m. MST on Wednesday, <u>January 28, 2026</u> or at the time listed on the website.
To View the Real Property or Obtain More information:	For more information, contact William Russell at (602) 412-3617 or <u>www.AuctionAZ.com</u>  The property to be auctioned will be available for preview on Tuesday, January 27, 2026 from 12:00 p.m. to 2:00

	p.m. at 7577 W. Mountain View Rd., Peoria, AZ 85345.
2 Description of Interest(s) in the 3 Property:	Trustee is not aware of any other individuals or entities holding an interest in the Vehicle being sold. 4 There has been no stay relief sought as to this Vehicle.
5 Appraisals:	The Trustee is not aware of any recent appraisals on the Vehicle being sold.
6 Compensation/Fees:	Auctioneer's fee will be a commission of ten percent (10%) of any sale proceeds, plus any reasonable and necessary costs incurred in inventorying, moving, storing and advertising the Vehicle, subject to further Order of the Court. AuctionAZ is not an insider.

9  
10 DATED: December 19, 2025

11 By: /s/ Ross M. Mumme – 029956  
12 Stuart B. Rodgers  
Ross M. Mumme  
13 *Attorneys for Trustee*

14 COPY of the foregoing delivered  
via electronic mail to:

15 Stuart D. Gavzy  
16 Stuart D. Gavzy, Esq.  
8171 E. Del Barquero Drive  
17 Scottsdale, AZ 85258  
Email: stuart@gavzylaw.com  
18 *Attorney for Debtor*

19 Office of U.S. Trustee  
230 North First Avenue  
Phoenix, AZ 85003  
Email: Jennifer.A.Giaimo@usdoj.gov  
20 Email: ustpregion14.px.ecf@usdoj.gov

21 All parties on the attached mailing matrix.<sup>1</sup>

22 By: /s/ Becca Casteel

23  
24  
25  
26  
27  
28 <sup>1</sup> A copy of the master mailing matrix shall not be mailed but is available upon written request to  
ross.mumme@nrhslaw.com.

Label Matrix for local noticing

0970-4

Case 4:25-bk-05043-SHG

District of Arizona

Tucson

Fri Dec 19 12:39:20 MST 2025

AFFIRM INC

633 FOLSOM ST FL 7

SAN FRANCISCO, CA 94107-3618

Ally Capital c/o AIS Portfolio Services, LLC

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Ford Motor Credit Company LLC, c/o AIS Portf

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

ALLY BANK

PO BOX 380902

BLOOMINGTON, MN 55438-0902

APPLE CARD/GS BANK USA

LOCKBOX 6112 PO BOX 7247

PHILADELPHIA, PA 19170-0001

AQUA FINANCE

2600 PINE RIDGE BL

WAUSAU, WI 54401-7800

BRCLYSBANKDE

PO BOX 26182

WILMINGTON, DE 19899-6182

CAF

2040 THALBRO ST

RICHMOND, VA 23230-3200

CANVAS CU

7055 E. EVANS AVE

DENVER, CO 80224-2403

CAP ONE

PO BOX 31293

SALT LAKE CITY, UT 84131-0293

CAP1/KOHL'S

PO BOX 31293

SALT LAKE CITY, UT 84131-0293

CAPITAL ONE

11013 W BROAD ST

GLEN ALLEN, VA 23060-6017

(p) CARMAX AUTO FINANCE

225 CHASTAIN MEADOWS COURT SUITE 200

KENNESAW GA 30144-5938

CB/FSHNBGV

PO BOX 182273

COLUMBUS, OH 43218-2273

CB/KAY

PO BOX 182789

COLUMBUS, OH 43218-2789

CB/VICSCRT

PO BOX 182273

COLUMBUS, OH 43218-2273

CCB/DAVIDS

PO BOX 182120

COLUMBUS, OH 43218-2120

CCB/DELL

PO BOX 182120

COLUMBUS, OH 43218-2120

CCB/OVERST

PO BOX 182120

COLUMBUS, OH 43218-2120

CONN CREDI

BOX 2358

BEAUMONT, TX 77704-2358

CRDT UN WEST

9601 N BLACK CNYN

PHOENIX, AZ 85021-2702

CRDT WEST

9601 N BLACK CANYON HIGHWAY

PHOENIX, AZ 85021-2702

CREDIT ONE BANK NA

PO BOX 98875

LAS VEGAS, NV 89193-8875

(p) DISCOVER FINANCIAL SERVICES LLC

PO BOX 3025

NEW ALBANY OH 43054-3025

(p) FIRST TECH FEDERAL CREDIT UNION

ATTN SAM BANKRUPTCY

P O BOX 2100

BEAVERTON OR 97076-2100

(p) FIRST NATIONAL BANK OF OMAHA

1601 DODGE ST

STOP CODE 3113

OMAHA NE 68102-1637

FORD MOTOR CREDIT COMP

PO BOX BOX 542000

OMAHA, NE 68154-8000

(p) GLOBAL CREDIT UNION

ATTN BANKRUPTCY

PO BOX 196200

ANCHORAGE AK 99519-6200

(p) INTERNAL REVENUE SERVICE

CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

JASON  
723 WEST SPRUELL AVE  
COOLIDGE, AZ 85128-4136

JPMCB CARD  
201 N WALNUT ST  
WILMINGTON, DE 19801-2920

KINETAFCU  
1440 ROSECRANS AVE  
MANHATTAN BEACH, CA 90266-3702

KLARNA INC.  
800 N. HIGH ST  
STE. 400  
COLUMBUS, OH 43215-1430

LENDCLUBBK  
595 MARKET STREET STE 200  
SAN FRANCISCO, CA 94105-2802

LENDING CLUB CORP  
595 MARKET ST STE 200  
SAN FRANCISCO, CA 94105-5839

MERRICK BK  
10705 S JORDAN GAT  
SOUTH JORDAN, UT 84095-3977

MTN AMER CU  
660 S 200 EAST  
SALT LAKE CITY, UT 84111-3835

NISSAN MOTOR ACCEPTANC  
PO BOX 660360  
DALLAS, TX 75266-0360

PINAL COUNTY FEDERAL CREDIT UNION  
1000 E FLORENCE BLVD  
CASE GRANDE, AZ 85122-4630

SANTANDER  
8585 N STEMMONS FW  
DALLAS, TX 75247-3836

SERVICE 1ST  
1 CORPORATE DR  
LAKE ZURICH, IL 60047-8944

SFMC, LP dba Service First Mortgage Company  
c/o ALDRIDGE PITE, LLP  
3333 Camino del Rio South, Suite 225  
San Diego, CA 92108-3808

SST/MEDBK  
4315 PICKETT RD  
ST JOSEPH, MO 64503-1600

SYNCB/BROY  
PO BOX 276 MAIL CODE 3 4258  
DAYTON, OH 45401-0276

SYNCB/CARECR  
PO BOX 981439  
EL PASO, TX 79998-1439

SYNCB/CCSYCC  
C/O PO BOX 965036  
ORLANDO, FL 32896-0001

SYNCB/HDNA  
C/O PO BOX 981439  
EL PASO, TX 79998

SYNCB/JCP  
PO BOX 71729  
PHILADELPHIA, PA 19176-1729

SYNCB/NETWRK  
POB 276  
DAYTON, OH 45401-0276

SYNCB/PPC  
PO BOX 965005  
ORLANDO, FL 32896-5005

SYNCB/QVC  
PO BOX 981402  
EL PASO, TX 79998-1402

SYNCB/VENMO  
PO BOX 965015  
ORLANDO, FL 32896-5015

TARGET/TD  
PO BOX 673  
MINNEAPOLIS, MN 55440-0673

TBOM/CURAE  
PO BOX 105555  
ATLANTA, GA 30348-5555

TOYOTA MTR  
10040 N. 25TH AVE.  
PHOENIX, AZ 85021-1601

TRAC/CBNA  
P O BOX 7038  
SIOUX FALLS, SD 57117

U.S. TRUSTEE  
OFFICE OF THE U.S. TRUSTEE  
230 NORTH FIRST AVENUE  
SUITE 204  
PHOENIX, AZ 85003-1225  
Case 4:25-bk-05043-SHG

US BANK  
SAINT LOUIS, MO 63166

VANTAGE WEST CREDIT UN  
PO BOX 15115  
TUCSON, AZ 85708-0115

WEBBANK/GTN  
6250 RIDGEWOOD ROA  
SAINT CLOUD, MN 56303-0820

WFBNA CARD  
PO BOX 14517  
DES MOINES, IA 50306-3517

ERIC M. HALEY  
PO BOX 13390  
SCOTTSDALE, AZ 85267-3390

Saunya J Goldapper  
3995 E Vista Grande  
San Tan Valley, AZ 85140-6482

Stuart D. Gavzy  
Stuart D. Gavzy, Esq.  
8171 E. Del Barquero Drive  
Scottsdale, AZ 85258-2348

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).

CARMAX  
POBOX6045  
CAROLSTREAM, IL 60197 6045

DISCOVERBANK  
POB 15316  
WILMINGTON, DE 19850

FIRST TECH  
1011 SUNSET BV  
ROCKLIN, CA 95765

FNB OMAHA  
ATTN: CREDIT DEPARTMENT  
OMAHA, NE 68197

GLOBAL FCU  
P.O. BOX 196613  
ANCHORAGE, AK 99519

INTERNAL REVENUE SERVICE  
P.O. BOX 802501  
CINCINNATI, OH 45280

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) PINAL COUNTY FEDERAL CREDIT UNION	(u) SFMC, LP dba Service First Mortgage Compan	End of Label Matrix
		Mailable recipients 64
		Bypassed recipients 2
		Total 66