

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

9 Email: 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:

(Chapter 7 Case)

14 SAUNYA J. GOLDAPPER,

No. 4:25-bk-05043-SHG

15 Debtor.

16 **NOTICE TO CREDITORS AND
INTERESTED PARTIES OF MOTION
TO SELL PROPERTY OF THE
ESTATE FREE AND CLEAR OF
LIENS AND FOR APPROVAL OF
BIDDING PROCEDURES**

17 **AND**

18 **NOTICE TO CREDITORS AND
INTERESTED PARTIES OF AUCTION**

19 **11 U.S.C. § 363(b) and Local Rule 6004-1**

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

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

24 **NOTICE IS FURTHER GIVEN** that any person opposing the Motion 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:
25 (a) by hand-delivery or mail to the Clerk of the Court, 230 North First Avenue, Suite 101,
26 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,
27 at the above-address.

28 If a person timely objects in writing to the Motion 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 Vehicle without further order of the Court.**

NOTICE IS FURTHER 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 Trustee, through Auction Yard, LLC dba AuctionAZ ("AuctionAZ" or "Auctioneer") Bidding will open on or before 4:00 p.m. MST on Wednesday, **January 21, 2026**. Bidders will be able to place bids through the online bidding system at www.auctionaz.com. If anyone places a bid within the last two minutes of bidding, the bidding will extend for an additional two minutes. Bidding will start to close as indicated on the website on **Wednesday January 28, 2026**.

Property to be Sold:	All of the Estate's interest in a 2008 Toyota Tacoma, with VIN 5TEJU62N88Z505798. (See Exhibit A to the Motion for additional details).
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 As-Is, Where-Is, with No Guarantees or Warranties, 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><i>All sales are subject to Trustee and Bankruptcy Court approval.</i> 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>Online Auctions: 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 www.auctionaz.com. 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>Bidding: All auctions are live online.</p> <p>Payment/Charges: (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>

1		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.
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3		
4		<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.
5		
6		
7		
8		
9		<u>Auctioneer Warranties:</u> Trustee and Auctioneer provide <u>no</u> warranty 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.
10		
11		
12		
13		
14		<u>Additional Sale Terms:</u>
15		Auctioneer is not responsible for missing or broken items after the auction has ended. There are absolutely no refunds.
16		
17		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.
18		The Sale is subject to Trustee approval.
19		All bids at the auction shall be subject to higher and better bids until close of the auction.
20		
21		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.
22		
23	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.
24		
25		
26	To View the Real Property or Obtain More information:	For more information, contact William Russell at (602) 412-3617 or www.AuctionAZ.com
27		
28		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.
Description of Interest(s) in the Property:	Trustee is not aware of any other individuals or entities holding an interest in the Vehicle being sold. There has been no stay relief sought as to this Vehicle.
Appraisals:	The Trustee is not aware of any recent appraisals on the Vehicle being sold.
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.

DATED: December 19, 2025

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

COPY of the foregoing delivered
via electronic mail to:

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

Office of U.S. Trustee
230 North First Avenue
Phoenix, AZ 85003
Email: Jennifer.A.Gaiamo@usdoj.gov
Email: ustpreion14.px.ecf@usdoj.gov

All parties on the attached mailing matrix.¹

By: /s/ Becca Casteel

¹ 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

AQUA FINANCE
2600 PINE RIDGE BL
WAUSAU, WI 54401-7800

CANVAS CU
7055 E. EVANS AVE
DENVER, CO 80224-2403

CAPITAL ONE
11013 W BROAD ST
GLEN ALLEN, VA 23060-6017

CB/KAY
PO BOX 182789
COLUMBUS, OH 43218-2789

CCB/DELL
PO BOX 182120
COLUMBUS, OH 43218-2120

CRDT UN WEST
9601 N BLACK CNYN
PHOENIX, AZ 85021-2702

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

FORD MOTOR CREDIT COMP
PO BOX BOX 542000
OMAHA, NE 68154-8000

Ally Capital c/o AIS Portfolio Services, LLC
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

ALLY BANK
PO BOX 380902
BLOOMINGTON, MN 55438-0902

BRCLYSBANKDE
PO BOX 26182
WILMINGTON, DE 19899-6182

CAP ONE
PO BOX 31293
SALT LAKE CITY, UT 84131-0293

(p)CARMAX AUTO FINANCE
225 CHASTAIN MEADOWS COURT SUITE 200
KENNESAW GA 30144-5938

CB/VICSCRT
PO BOX 182273
COLUMBUS, OH 43218-2273

CCB/OVERST
PO BOX 182120
COLUMBUS, OH 43218-2120

CRDT WEST
9601 N BLACK CANYON HIGHWAY
PHOENIX, AZ 85021-2702

(p)FIRST TECH FEDERAL CREDIT UNION
ATTN SAM BANKRUPTCY
P O BOX 2100
BEAVERTON OR 97076-2100

(p)GLOBAL CREDIT UNION
ATTN BANKRUPTCY
PO BOX 196200
ANCHORAGE AK 99519-6200

Ford Motor Credit Company LLC, c/o AIS Portf
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118-7901

APPLE CARD/GS BANK USA
LOCKBOX 6112 PO BOX 7247
PHILADELPHIA, PA 19170-0001

CAF
2040 THALBRO ST
RICHMOND, VA 23230-3200

CAP1/KOHL5
PO BOX 31293
SALT LAKE CITY, UT 84131-0293

CB/FSHNBGV
PO BOX 182273
COLUMBUS, OH 43218-2273

CCB/DAVIDS
PO BOX 182120
COLUMBUS, OH 43218-2120

CONN CREDI
BOX 2358
BEAUMONT, TX 77704-2358

CREDIT ONE BANK NA
PO BOX 98875
LAS VEGAS, NV 89193-8875

(p)FIRST NATIONAL BANK OF OMAHA
1601 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1637

(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	KINECTAFCU 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 85003-1325	US BANK SAINT LOUIS, MO 63166	VANTAGE WEST CREDIT UN PO BOX 15115 TUCSON, AZ 85708-0115

WEBBANK/GTN	WFBN CARD	ERIC M. HALEY
6250 RIDGEWOOD ROA	PO BOX 14517	PO BOX 13390
SAINT CLOUD, MN 56303-0820	DES MOINES, IA 50306-3517	SCOTTSDALE, AZ 85267-3390

Saunya J Goldapper	Stuart D. Gavzy
3995 E Vista Grande	Stuart D. Gavzy, Esq.
San Tan Valley, AZ 85140-6482	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	DISCOVERBANK	FIRST TECH
POBOX6045	POB 15316	1011 SUNSET BV
CAROLSTREAM, IL 60197 6045	WILMINGTON, DE 19850	ROCKLIN, CA 95765
FNB OMAHA	GLOBAL FCU	INTERNAL REVENUE SERVICE
ATTN: CREDIT DEPARTMENT	P.O. BOX 196613	P.O. BOX 802501
OMAHA, NE 68197	ANCHORAGE, AK 99519	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