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7 **IN THE UNITED STATES BANKRUPTCY COURT**
8 **DISTRICT OF ARIZONA**

9
10 In re:
11 LAURA OWENS,
12 aka LAURA MICHELLE OWENS,
13 aka EMILY LAURA WILSON,
14 Debtor.

15
16 Clayton Echard,
17 Plaintiff,

18 v.

19 LAURA OWENS,
20 aka LAURA MICHELLE OWENS,
21 aka EMILY LAURA WILSON,
22 Defendant/Debtor.

Chapter 7
Case No.: 2:25-bk-11801-BKM
Adversary No. _____

**ADVERSARY COMPLAINT FOR
NONDISCHARGEABILITY OF DEBT
AGAINST DEBTOR LAURA OWENS,
ET AL**

23
24 Plaintiff Clayton Echard, through counsel, alleges the following for his *Complaint for*
25 *Nondischargeability of Debt*:

26 **PARTIES, JURISDICTION, AND VENUE**
27
28

1 1. This is an adversary proceeding under pursuant to 11 U.S.C. § 523 and Fed. R.
2 Bankr. P. 7001(d) & (f) to determine the non-dischargeability of debt owed by Debtor Laura
3 Owens to Plaintiff/Creditor Clayton Echard (hereafter “Echard”) in connection with the
4 following state court cases (the “State Court Actions”):
5

6 In re Laura Owens and Clayton Echard
7 FC2023-052114
8 Superior Court of Arizona, Maricopa County, Family Division

9 Laura Owens v. Clayton Echard
10 2 CA-CV 24-0315
11 Arizona Court of Appeals, Division Two

12 Laura Owens v. Clayton Echard
13 CV-25-0124-PR
14 Supreme Court of Arizona

15 In re Laura Owens and Clayton Echard
16 FC2023-052771
17 Superior Court of Arizona, Maricopa County, Family Division

18 In re Clayton Echard and Laura Owens
19 CV2023-053952
20 Superior Court of Arizona, Maricopa County, Civil Division

21 State of Arizona v. Laura Michelle Owens
22 CR2025-007905-001
23 Superior Court of Arizona, Maricopa County, Criminal Division

24 2. The Debtor/Defendant, Laura Owens (hereafter “Owens”), filed for Chapter 7
25 bankruptcy in this matter on or about December 8, 2025.

26 3. Owens is an individual who currently resides, and at all relevant times has
27 resided, in Scottsdale, Arizona.
28

1 11. At the time of their acquaintance, Owens portrayed herself as an entrepreneur
2 with business interests in media, real estate, and the equitation (among others).

3 12. At the time of their acquaintance, Echard was—and still is—a real estate
4 advisor.
5

6 13. Owens represented to Echard that she wanted to invest in real estate and
7 sought his services as a real estate advisor.
8

9 14. Between May 17 and May 20, 2023, Owens and Echard viewed a few
10 properties in or around Scottsdale, Arizona.

11 15. On August 1, 2023, Owens filed a paternity lawsuit (FC2023-052114) in
12 Maricopa County, Arizona.
13

14 16. In the suit, Owens alleged she was pregnant and sought to establish paternity
15 by Echard and orders for legal decision-making, parenting time, and child support.
16

17 17. Echard denied the allegation and asserted, in his petition for a finding of non-
18 paternity, that Owens fabricated a pregnancy and could not be pregnant by him because they
19 did not have intercourse.
20

21 18. Additional collateral litigation arose between Owens and Echard, including
22 Owens's petition for an order of protection against Echard and Echard's petition for an
23 injunction against harassment against Owens. Owens testified in court and in depositions
24 several times as a result of the paternity action, the order of protection action, and the
25 injunction against harassment action.
26

27 19. The Superior Court of Arizona conducted a bench trial to resolve the
28 outstanding issues in the paternity action on June 10, 2024.

1 20. Owens admitted to introducing evidence into the proceedings that she altered,
2 including misrepresenting test data and identity.

3 21. The Superior Court heard testimony from Owens, Echard, and two expert
4 witnesses concerning the plausibility of Owens's alleged pregnancy, her fraudulent
5 alteration of test results, and other misconduct in the paternity proceedings.
6

7 22. The Superior Court found that Owens brought the paternity action without
8 basis or merit, testified falsely, misled the court, altered documents introduced into
9 evidence, and acted with improper purpose in the suit against Echard. The Superior Court
10 also found Owens knowingly presented a false claim and awarded Echard his attorney fees
11 and costs associated with FC2023-052114.
12

13 23. On August 19, 2024, the Superior Court entered judgment for Echard and
14 against Owens, in the amount of \$149,219.76 plus interest at the legal rate beginning 180
15 days from the judgment, for attorney fees and costs incurred in the fraudulent paternity
16 action.
17

18 24. Owens appealed the judgment to the Arizona Court of Appeals. The Arizona
19 Court of Appeals affirmed the judgment and awarded Echard additional attorney fees and
20 costs incurred in defense of the appeal via two judgments entered May 6 and May 28, 2025.
21 The total amount of these judgments is \$40,259.50 plus interest at the legal rate.
22

23 25. Owens petitioned the Arizona Supreme Court for review of the lower court
24 judgments. The Arizona Supreme Court denied review and awarded Echard additional
25 attorney fees and costs via judgment entered September 19, 2025. The total amount of this
26 judgment is \$6,597.06 plus interest at the legal rate.
27
28

1 26. In total, Owens owes Echard \$196,076.32 in principal, plus interest at the
2 legal rate from the above dates, in judgments.

3 27. In addition to awarding Echard a judgment for attorney fees and costs incurred
4 in the paternity litigation, the Superior Court found that Owens had engaged in a pattern of
5 similar behavior against individuals other than Echard and referred the matter to the
6 Maricopa County Attorney's Office for further investigation of Owens's actions pursuant to
7 A.R.S. §§ 13-2702 and 13-2809.
8
9

10 28. On or about May 1, 2025, a grand jury indicted Owens with seven felony
11 charges relating to her conduct toward Echard and the paternity litigation. The case number
12 for the first indictment was CR2025-006831 in Maricopa County, Arizona.
13

14 29. On or about November 4, 2025, a grand jury indicted Owens with six
15 additional felony charges relating to similar conduct against another victim prior to her
16 meeting Echard. The charges in the original indictment were dismissed without prejudice
17 and brought again in consolidation with the new indictment with, upon information and
18 belief, one additional charge relating to Echard. The case number for all charges arising
19 from both indictments is CR2025-007905 in Maricopa County, Arizona. The case remains
20 pending as of the time of this adversary complaint.
21
22

23 30. Upon information and belief, the charges specifically resulting from Owens's
24 conduct toward Echard—or conduct done in relation to the paternity litigation against
25 Echard—include fraudulent schemes/artifices (A.R.S. § 13-2310), forgery of a written
26 instrument (A.R.S. § 13-2002), five counts of perjury via false sworn statement (A.R.S. §
27 13-2702), and tampering with physical evidence (A.R.S. § 13-2310).
28

1 B. If such grounds are discovered, a judgment declaring that Owens is not entitled to
2 discharge of any debts under 11 U.S.C. § 727(a)(2), (a)(3), (a)(4), or (a)(5);

3
4 C. Notwithstanding any findings pursuant to 11 U.S.C. § 727, a judgment declaring
5 Echard's claims, including principal indebtedness and interest, against Owens are
6 not dischargeable under 11 U.S.C. § 523(a)(6); and

7
8 D. Any further relief the Court deems just and proper.

9 DATED: January 9, 2026.

10 **WOODNICK LAW, PLLC**

11 

12
13 _____
14 Markus Risinger
15 Gregg R. Woodnick
16 *Attorneys for Clayton Echard*

17 **COPY** of the foregoing mailed
18 (or *served electronically) on
19 January 9, 2026 to:

20 Laura Owens
21 11440 N 69th Street
22 Scottsdale, AZ 85254
23 laura@lauramichelleowens.com
24 *Debtor, in propria persona*

25 Eric M. Haley
26 P.O. Box 13390
27 Scottsdale, AZ 85267
28 trustee@haley-law.com
Bankruptcy Trustee

Stuart Bradley Rodgers
stuart.rodgers@nrhslaw.com
Attorney for Bankruptcy Trustee

By: /s/ Jordan Taylor