



ORDERED in the Southern District of Florida on May 4, 2026.

A handwritten signature in black ink, appearing to read "Robert A. Mark", written over a horizontal line.

Robert A. Mark, Judge
United States Bankruptcy Court

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION**
www.flsb.uscourts.gov

In re:

Case No. 26-13936

**THE AMERICAN LANGUAGE KOLLEGE,
INC. d/b/a/ TALK INTERNATIONAL**

**Chapter 11
Subchapter V**

Debtor.

**FINAL ORDER GRANTING EXPEDITED MOTION OF DEBTOR (I) AUTHORIZING
THE USE OF CASH COLLATERAL; AND (II) GRANTING ADEQUATE
PROTECTION TO THE UNITED STATES SMALL BUSINESS ADMINISTRATION**

THIS MATTER having come before the United States Bankruptcy Court for the Southern District of Florida (the “**Court**”) for final hearing on April 30, 2026 at 10:00 A.M. (ET) upon the *Expedited Motion of Debtor for Interim and Final Orders (I) Authorizing the Use of Cash Collateral; (II) Granting Adequate Protection to Prepetition Secured Parties; and (III) Scheduling*

Final Hearing (Dkt. No. 6) (the “**Motion**”)¹ filed by The American Language Kollege, Inc. d/b/a Talk International (“**Debtor**”), the debtor and debtor-in-possession in the above-captioned Chapter 11 case; and the Court having entered that certain *Interim Order Granting Expedited Motion of Debtor for Interim and Final Orders (I) Authorizing the Use of Cash Collateral; (II) Granting Adequate Protection to Prepetition Secured Parties; and (III) Scheduling Final Hearing* (Dkt. No. 44) (the “**Interim Order**”); and the Court having jurisdiction to decide the Motion and the relief requested therein pursuant to 28 U.S.C. §§ 157(a)-(b) and 1334(b); and the requested relief being a core proceeding pursuant to 28 U.S.C. § 157(b); and venue being proper before the Court pursuant to 28 U.S.C. §§ 1408 and 1409; and due and proper notice of the relief sought in the Motion and the opportunity for a hearing thereon having been provided; such notice having been adequate and appropriate under the circumstances; and it appearing that no other or further notice need be provided; and the Court having determined that the legal and factual bases set forth in the Motion establish just cause for the relief granted herein and that such relief is in the best interests of the Debtor, its estate, its creditors, and all parties-in-interest; and after due deliberation and sufficient cause appearing therefor, it is

ORDERED, as follows:

1. The Motion is **GRANTED** on a final basis, as set forth herein.
2. Pursuant to Sections 105(a) and 363(c)(2) of the Bankruptcy Code, the Debtor is authorized, on a final basis, to use Cash Collateral in accordance with the budget attached to the Motion as **Exhibit A** (the “**Budget**”) as previously approved by the Court on an interim basis pursuant to the Interim Order, solely to pay the ordinary and necessary costs and expenses of preserving and operating its business and administering this Chapter 11 case.

¹ Capitalized terms used herein but otherwise undefined shall have the meanings ascribed to them as set forth in the Motion.

3. The authority granted herein shall commence immediately upon entry of this Final Order and shall continue through the period reflected in the Budget, which runs through June 28, 2026, unless otherwise extended by agreement of the Debtor and the SBA or further order of the Court (the “**Final Budget Period**”).

4. During the Final Budget Period, the Debtor may use Cash Collateral for the purposes reflected in the Budget, including, without limitation, payroll, rent, utilities, insurance, taxes, ordinary course operating expenses, professional fees to the extent otherwise approved or permitted, adequate protection payments to the SBA, and such other expenditures as are necessary to preserve the Debtor’s operations and estate.

5. As adequate protection of any interest of the SBA in Cash Collateral, and in addition to the replacement liens granted herein, the Debtor is authorized and directed to remit to the SBA monthly adequate protection payments in the amount of \$731.00 during the Final Budget Period.

6. The Debtor shall make its monthly adequate protection payments to the SBA on or before the 17th of each month following entry of this Order.

7. The Debtor is authorized to make reasonable variations from the Budget in the ordinary course of business; provided, however, that the aggregate disbursements shall not exceed the total amount set forth in the Budget by more than 10%, absent further order of the Court.

8. The SBA is hereby granted, pursuant to Sections 361 and 363(e) of the Bankruptcy Code, replacement liens on the postpetition assets of the Debtor of the same type and nature as its alleged prepetition collateral, including proceeds thereof, to the same extent, validity, and priority as existed prepetition; provided, however, that in no event shall such replacement liens extend to, attach to, or encumber any claims or causes of action arising under Chapter 5 of the Bankruptcy Code, or any proceeds thereof.

9. Nothing in this Final Order shall constitute: (i) a finding, admission, or adjudication regarding the validity, extent, priority, perfection, enforceability, or avoidability of any lien or claim asserted by the SBA; (ii) a waiver by the Debtor, the estate, or any other party in interest of any claims, defenses, offsets, causes of action, objections, or rights with respect to the SBA or any other person or entity; or (iii) an agreement or stipulation by the Debtor as to whether any funds held in any deposit account constitute Cash Collateral.

10. Notwithstanding Bankruptcy Rule 6004(h), this Final Order shall be effective and enforceable immediately upon entry.

11. The Court shall retain jurisdiction to hear and determine all matters arising from or related to the implementation, interpretation, and/or enforcement of this Final Order.

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Submitted by:

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Copy furnished to:

Morgan B. Edelboim, Esq., who is directed to serve a conformed copy of this order on all interested parties and file a certificate of service with the Court.