UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

In re: Appliance Pro, LLC, Debtor.	Case No. 26-00132-eg Chapter 11 Subchapter V

FINAL ORDER (A) AUTHORIZING DEBTOR'S USE OF CASH COLLATERAL,
(B) GRANTING REPLACEMENT LIENS, AND
(C) ESTABLISHING ADEQUATE PROTECTION

This matter came before the Court on the Motion of Appliance Pro, LLC (the "Debtor") for Authorization to use Cash Collateral (the "Motion"). Objections to the Debtor's interim relief were filed by the Office of the United States Trustee (the "UST") and Live Oak Bank. No objections were were filed to the Debtor's final authority to use cash collateral. After careful consideration of the testimony and evidence presented at the interim hearing, and the applicable law, the Court makes the following findings of fact and conclusions of law:

Findings of Fact

1. On January 12, 2026 (the "Petition Date"), Debtor filed a voluntary petition for reorganization under Title 11 of the United States Code, 11 U.S.C. § 101 *et seq.* (the "Bankruptcy Code"). The Debtor continues in possession of the property as Debtor-in-possession pursuant to Section 1184 of the Bankruptcy Code.

2. This Court has jurisdiction over the Motion pursuant to 28 U.S.C §§ 157 and 1334. The statutory predicates for the relief sought herein are Sections 105(a), 361, 363(c)(2) and (e) of the Bankruptcy Code and Rules 4001(b) and 9014 of the Federal Rules of Bankruptcy Procedure. Consideration of the Motion constitutes a core proceeding, as defined in 28 U.S.C. § 157(b)(2).

3. The Debtor requires the use of cash collateral for the operation of its business and payment of business expenses in the ordinary course.

4. The Debtor represents that Live Oak Bank ("Live Oak") made loans to the Debtor pursuant to the SBA 7(a) loan program. The Debtor's Schedule D reflects secured loans from Live Oak in the aggregate amount of $499,858.19. The Debtor's loans with Live Oak have been properly perfected with a filing under the Uniform Commercial Code. The loans are secured by all of the Debtor's assets, including accounts and receivables. The proceeds from the Live Oak loans were used in the operation of the Debtor's business.

5. In 2023, the Debtor purchased a used 2020 Toyota Tacoma with financing from Ally Financial ("Ally") that has a balance due of $16,612.07 as of the Petition Date.

6. The Debtor has presented a budget of the expenses that are necessary for Debtor to operate its business, which is attached hereto as Exhibit A (the "Budget").

7. The relief provided herein is necessary, essential, and appropriate for the continued operation of the Debtor's business and is otherwise necessary to avoid immediate and irreparable harm to the Debtor and its estate.

8. The Debtor provided notice of the initial hearing on the Motion by serving notice in accordance with Fed. R. Bankr. P. 4001(a)(1) and (b)(3). Further notice of the interim order was provided to parties as directed by the Court.[1] The notice provided is appropriate, adequate, and proper under the circumstances of this case in accordance with Fed. R. Bankr. P. 4001(b).

9. In light of the foregoing, and for the reasons stated on the record at the interim hearing held on this matter,

IT IS HEREBY ORDERED THAT:

A. The Motion is granted as set forth in this Order.

B. The Debtor is authorized to use Cash Collateral on a final basis in accordance with the Budget, subject to the conditions contained herein.

C. The Debtor may exceed any line item in the Budget that contains a dollar amount so long

[1] ECF No. 22.

as the Debtor does not exceed the line-item amount requested in the Budget by an amount greater than 10%.

D. As adequate protection under sections 363 and 361 of the Bankruptcy Code for any security interests of Live Oaks and any other secured creditors who may assert an interest in the Cash Collateral, to the extent that the Debtor uses Cash Collateral and does not replace it, those secured creditors are granted replacement liens on post-petition Cash Collateral to the same extent, validity, and priority as their pre-petition liens on the Petition Date in all types and descriptions of collateral that were properly secured and perfected under the applicable, valid, and enforceable pre-petition loan documents, for any post-petition diminution in the pre-petition Cash Collateral.

E. As further adequate protection the Debtor shall make monthly payments to Live Oak in the amount of $667.00.

F. As adequate protection for the security interests of Ally, the Debtor shall make monthly payments in the amount of $437.

G. Any funds in the approved Budget that are paid to any appointed Estate Professional, shall be held in trust and only paid upon application to this Court and an Order approving the fees.

H. Notice and service of this Order are delegated to the Debtor pursuant to SC LBR 5075-1. The Debtor shall, within two (2) business days following its entry, serve copies of this Order on the Creditor Matrix.

AND IT IS SO ORDERED.

**FILED BY THE COURT
03/05/2026**

Entered: 03/05/2026

Elisabetta G. M. Gasparini
US Bankruptcy Judge
District of South Carolina

EXHIBIT A
BUDGET

Appliance Pro, LLC, C/A No. 26-0___-__

Cash Collateral Budget

	1/12 - 1/31/26	Feb-26	Mar-26	Apr-26	May-26	Jun-26
Beginning Cash	$ 14,565.33	$19,305	$18,692	$21,265	$24,460	$26,084
Receivables	$40,020	$56,360	$61,995	$62,922	$59,177	$61,995
Total	**$54,586**	**$75,664**	**$80,687**	**$84,187**	**$83,637**	**$88,079**
Cost of Goods						
Materials	$8,004	$11,835	$13,019	$13,214	$12,427	$13,019
Supplies	$100	$100	$100	$100	$100	$100
Total	**$8,104**	**$11,935**	**$13,119**	**$13,314**	**$12,527**	**$13,119**
	20%	*21%*	*21%*	*21%*	*21%*	*21%*
Expenses						
Net Employee Payroll (Other than Debtor)	$7,720	$14,369	$15,723	$16,015	$15,862	$15,723
Insider/Member salary	$1,733	$6,939	$8,673	$6,939	$6,939	$8,673
Payroll & Unemployment Taxes	$1,596	$2,616	$1,804	$1,710	$1,698	$1,804
Worker's Compensation	$550	$611	$697	$660	$655	$697
Other Taxes	$0	$0	$180	$1,600	$0	$0
Rent (4458 Augusta Rd Ste 3A)	$1,250	$1,250	$1,250	$1,250	$1,250	$1,250
Utilities - Electricity	$170	$215	$150	$100	$120	$120
Utilities - Internet	$90	$90	$90	$90	$90	$90
Utilities - Phone	$150	$150	$150	$150	$150	$150
Utilities - Cellular	$211	$211	$211	$211	$211	$211
Office Expense and Supplies	$1,234	$1,913	$1,913	$1,913	$2,513	$1,913
Repairs and Maintenance	$115	$115	$115	$115	$115	$115
Vehicle Regular Expenses	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800
Vehicle Repairs	$0	$2,000	$1,500	$1,500	$1,500	$1,500
Travel and Entertainment	$15	$15	$15	$15	$15	$15
Accounting Professional	$275	$1,075	$275	$275	$275	$275
Subchapter V Trustee Fees	$1,000	$500	$500	$500	$500	$500
Insurance - General Liability & Umbrella	$1,383	$1,383	$1,383	$1,383	$1,383	$1,383
Protection - Live Oak	$667	$667	$667	$667	$667	$667
Protection - Ally	$437	$437	$437	$437	$437	$437
Advertising - Google	$1,990	$2,500	$2,500	$2,500	$2,500	$2,500
Advertising - eLocal	$600	$1,200	$1,200	$1,200	$1,200	$1,200
Advertising - Angi	$337	$337	$337	$337	$337	$337
Advertising - Brevo, NiceJob, SWD, Wix, Tech prizes	$282	$432	$432	$432	$432	$432
Contractor Labor	$2,528	$3,028	$3,028	$3,028	$3,028	$3,028
Dues & subscriptions	$199	$0	$0	$0	$120	$0
Debtor/Owner Benefits	$0	$0	$0	$0	$0	$0
CC Processing Fees	$645	$885	$973	$987	$929	$973
Other Expenses	$200	$300	$300	$600	$300	$300
Total Expenses	**$27,177**	**$45,037**	**$46,303**	**$46,413**	**$45,026**	**$46,093**
Cost of Goods & Expenses	**$35,281**	**$56,972**	**$59,422**	**$59,727**	**$57,554**	**$59,212**
Net Income	$4,740	-$613	$2,573	$3,195	$1,624	$2,783
Ending Cash Balance	**$19,305**	**$18,692**	**$21,265**	**$24,460**	**$26,084**	**$28,867**