



ORDERED in the Southern District of Florida on March 17, 2026.

A handwritten signature in black ink, reading "Scott M. Grossman".

Scott M. Grossman, Chief Judge
United States Bankruptcy Court

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA
FORT LAUDERDALE DIVISION
www.flsb.uscourts.gov

In re:

ARDENT PROTECTION LLC

Case No.: 26-10122-SMG

Chapter 11

Debtor-in-Possession.

Subchapter V

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**FINAL ORDER GRANTING
EMERGENCY MOTION BY DEBTOR-IN-POSSESSION
PURSUANT TO 11 U.S.C. §§ 105, 361, 362, AND 363, BANKRUPTCY
RULES 4001(b) AND 6003, FOR AN ORDER (A) AUTHORIZING
USE OF CASH COLLATERAL; (B) FINDING THAT SECURED CREDITOR
IS ADEQUATELY PROTECTED**

THIS MATTER came before the Court for a final hearing on March 11, 2026 at 1:30 p.m.
(the "Hearing") on the *Emergency Motion by the Debtor-In-Possession Pursuant to 11 U.S.C. §§*

105, 361, 362 and 363, Bankruptcy Rules 4001(b) and 6003 and Local Rules 4001-2 and 9013-1 for an Order (A) Authorizing Use of Cash Collateral (B) Finding that Secured Creditor is Adequately Protected; and (C) Scheduling Final Hearing [ECF# 15] (the “Motion”) filed by the Debtor. Through the Motion, the Debtor seeks an order (a) authorizing the Debtor to use cash collateral on a Final basis; (b) approving adequate protection arrangement to the secured creditor with an interest in cash collateral (Locality Bank). The Court, having considered the Motion, the arguments and proffers of counsel, the record in its entirety, and for the reasons stated in open court that shall constitute the Court’s record, does **FIND** that:

- A. Service of the Motion and notice of the Hearing were adequate and appropriate under the circumstances of this chapter 11 case as contemplated by 11 U.S.C. § 102(l) and Bankruptcy Rule 4001(b)(2).
- B. The use of cash collateral pursuant to the Interim Budget is necessary to prevent immediate and irreparable harm and is in the best interest of the estate.
- C. Locality Bank is adequately protected by virtue of the replacement liens on the Debtor’s post-petition acquired assets and an agreed payment of \$3,220.36.

Accordingly, the Court **ORDERS** the following:

1. The Motion is **GRANTED** on a final basis subject to the terms and conditions set forth below.
2. Subject to the provisions of this Order, the Debtor is authorized to use cash collateral as of the Petition Date going forward in this case to pay: (i) amounts expressly authorized by this Court; (ii) the current and necessary expenses set forth in this Order and the Interim Budget plus an amount not to exceed ten (10) percent for any line item per month and cumulatively per month of up to ten (10) percent; and, (iii) such additional amounts as may be expressly approved in writing by Locality Bank or by further order of this Court.

3. As adequate protection for the extent of the Debtor's use of cash collateral, Locality Bank shall have, as of the Petition Date: (i) a replacement lien pursuant to 11 U.S.C. § 361(2) on and in all property acquired or generated post-petition by the Debtor to the same extent and priority and of the same kind and nature as Locality Bank's pre-petition liens and security interests in the cash collateral and (ii) pursuant to the agreement of the parties on the record, the Debtor shall pay \$3,220.36 in adequate protection to Locality Bank on or before the last day of each calendar month up through the month of Plan Confirmation.

4. This Order is without prejudice to any subsequent request by any party in interest for modified adequate protection or restrictions on use of cash collateral or any other right or remedy which may be available to any party in interest.

5. The Court shall retain jurisdiction to enforce the terms of this Order. The provisions of this Order shall remain in full force and effect unless modified or vacated by subsequent order of this Court.

6. The Debtor is authorized to take all actions necessary to effectuate the relief granted in this Order in accordance with the Motion.

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Submitted By:
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Robert Gusrae Esq. is directed to serve a copy of this order on interested parties who do not receive service by CM/ECF and file a proof of service within three days of entry of this order.