ORDERED.

Dated: August 20, 2026

Luis E. Rivera II
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION
www.flmb.uscourts.gov

In re:

CENTRAL BUILDERS GROUP, INC.,
Debtor.
_____/

Case No. 8:26-bk-07212-LER
Chapter 11 (Subchapter V)

INTERIM ORDER (I) GRANTING EMERGENCY MOTION FOR AUTHORITY TO USE CASH COLLATERAL, EFFECTIVE AS OF THE PETITION DATE; AND (II) SCHEDULING CONTINUED HEARING
(Related Doc. No. 10)

THIS CASE came on for hearing on August 20, 2026, at 9:30 a.m. (the "Hearing"), upon the *Emergency Motion for Authority to Use Cash Collateral and Request for Emergency Hearing* (Doc. No. 10) (the "Motion") filed by the Debtor, Central Builders Group, Inc. (the "Debtor"), seeking authority to use Cash Collateral, effective as of August 13, 2026 (the "Petition Date"), in accordance with the budget attached hereto as Exhibit A (the "Budget"), and to provide adequate protection to any entity holding a valid, perfected, and unavoidable lien or security interest in the Debtor's Cash Collateral, including Revenued, LLC ("Revenued"), which asserts a blanket lien on the Debtor's accounts and payment intangibles by virtue of UCC-1 Financing Statement No.

202601831721, filed June 25, 2026, in the name of "C T Corporation System, as Representative," and to the extent necessary to Navy Federal Credit Union ("Navy Federal") and PNC Bank, National Association ("PNC") (collectively with Revenued, the "Secured Creditors"). The Court, having reviewed the Motion, having found that it has jurisdiction over this matter pursuant to 28 U.S.C. §§ 157 and 1334, having determined that the legal and factual bases set forth in the Motion establish just cause for the relief granted herein, having determined that the relief granted herein is necessary to avoid immediate and irreparable harm to the Debtor's estate, and being otherwise fully advised in the premises, and for the reasons stated orally at the Hearing and recorded in open court, which shall constitute the decision of the Court as if fully set forth herein, it is

ORDERED:

1. The Motion is GRANTED on an interim basis as set forth herein, effective as of the Petition Date, through and including the Continued Hearing (as defined below). Unless otherwise defined herein, all capitalized terms shall have the meaning ascribed to them in the Motion.

2. **Funds Being Held by Third Parties:** The Court will deem all funds earned by, but being withheld from, the Debtor by any third-party as cash collateral and property of the Debtor's bankruptcy estate unless an interested party presents evidence to the contrary at the Continued Hearing (as defined below). Any party claiming an interest in withheld funds shall immediately release any hold or freeze on the Debtor's funds and attend the Continued Hearing to present evidence why the funds were being withheld. Any third party holding any funds of the Debtor is authorized and directed to immediately release such funds to the Debtor for use consistent with the terms of this Order.

3. **Funds Held; Turnover.** Any third party holding funds owed to the Debtor, including but not limited to banks, financial institutions, payment processors, merchant services providers, project owners, general contractors, and account debtors, is authorized and directed to release and turn over such funds to the Debtor. Without limiting the generality of paragraph 2 above, Revenued, and any person acting on its behalf or in its name, including "C T Corporation System, as Representative," shall immediately (a) cease any effort to collect the Debtor's accounts receivable directly from the Debtor's account debtors, (b) release any hold, freeze, or direction to withhold placed on funds owed to the Debtor, and (c) upon written request of the Debtor, advise any account debtor to whom it directed a notice of assignment or demand for payment that payment is to be made to the Debtor. Nothing in this paragraph constitutes a determination that Revenued holds a valid, perfected, enforceable, or unavoidable lien in any property of the Debtor or the estate, and all rights of the Debtor and of Revenued are expressly reserved.

4. **Cash Collateral Authorization.** Subject to the provisions of this Order, the Debtor is authorized to use Cash Collateral to pay: (a) amounts expressly authorized by this Court, including Subchapter V Trustee interim compensation and the monthly Subchapter V Trustee retainer authorized in paragraph 5 below; (b) current and necessary expenses set forth in the Budget, plus (i) an amount not to exceed ten percent for each line item, or (ii) an amount in excess of ten percent of any line item so long as the total of all amounts in excess of all line items for the Budget do not exceed ten percent in the aggregate of the total Budget; and (c) such additional amounts as may be expressly approved in writing by the Secured Creditors. This authorization will continue until further order of the Court. Except as authorized in this Order, the Debtor is prohibited from use of Cash Collateral. However, expenditures in excess of the line

items in the Budget or not on the Budget will not be deemed to be unauthorized use of Cash Collateral, unless the recipient cannot establish that the expense would be entitled to administrative expense priority if the recipient had extended credit for the expenditure. Expenditures in excess of the line items in the Budget or not on the Budget may, nonetheless, give rise to remedies in favor of the Secured Creditors.

5. **No Payment of Prepetition Claims.** Except as specifically authorized by law or further order of this Court, the Debtor shall not use Cash Collateral to pay any prepetition obligation. The line items in the Budget for officer compensation, professional fees, and the Debtor's post-petition retainer are budgeted on an accrual or reserve basis only and are payable solely upon entry of a further order of this Court, including allowance under 11 U.S.C. §§ 330 and 331 and approval of insider compensation. Notwithstanding the foregoing, the Debtor is authorized, without further order of this Court, to pay the Subchapter V Trustee a retainer of $1,000 per month as set forth in the Budget, subject to final allowance of the Subchapter V Trustee's compensation under 11 U.S.C. §§ 330 and 331.

6. **Debtor Obligations.** The Debtor shall timely perform all obligations of a debtor-in-possession required by the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the orders of this Court, including the filing of monthly operating reports.

7. **Access to Records and Premises.** Upon reasonable notice, and provided that it does not unreasonably interfere with the Debtor's business, the Debtor shall grant the Secured Creditors access to the Debtor's business records and premises for inspection.

8. **Replacement Lien.** To the extent any entity holds a valid, perfected, and unavoidable security interest or lien in Cash Collateral, such entity shall have a perfected post-petition lien against the post-petition Cash Collateral to the same extent and with the same

validity and priority as its alleged prepetition lien, without the need to file or execute any document as may otherwise be required under applicable non-bankruptcy law, and subject to payment of the Subchapter V Trustee's fees and expenses, fees payable to the United States Trustee, and administrative expenses allowed under 11 U.S.C. § 503(b). Because Navy Federal and PNC assert liens on titled vehicles and equipment only, and not on Cash Collateral, no replacement lien is granted to either of them, and the Debtor is authorized to continue making their regular contract payments in the ordinary course as set forth in the Budget.

9. **Insurance.** The Debtor shall maintain insurance coverage for its property in accordance with its obligations under the loan and security documents with the Secured Creditors.

10. **Without Prejudice; Reservation of Rights.** This Order is without prejudice to: (i) any subsequent request by a party in interest to modify adequate protection or restrictions on use of Cash Collateral; (ii) any other right or remedy which may be available to any creditor; and (iii) any challenge by the Debtor or any party in interest to the validity, priority, extent, enforceability, or avoidability of any lien or security interest asserted in this case, including the Debtor's claims and defenses under 11 U.S.C. §§ 502, 506, 544, 545, 547, 548, 549, 550, 552, and 553 and the characterization of the Revenued transaction as a true sale of receivables or as a disguised secured loan, all of which are expressly reserved. Nothing in this Order constitutes a finding, admission, or determination that any Secured Creditor is entitled to adequate protection, has suffered or will suffer any diminution in the value of its alleged collateral, or holds a valid, perfected, enforceable, or unavoidable lien in any property of the Debtor or the estate.

11. **Notice of Default and Cure Period.** If the Debtor fails to abide by the terms of this Order, the Secured Creditors shall provide the Debtor written notice of such default. If the

Debtor does not thereafter cure the specified default within five business days after receiving such notice of default, the Secured Creditors may file a notice with the Court, and the Court will set a hearing to determine whether to condition or prohibit further use of Cash Collateral.

12. **Enforcement.** The Court shall retain jurisdiction to enforce the terms of this Order.

13. **Immediate Effect.** This Order shall be immediately effective and enforceable upon entry, and the 14-day stay period contemplated in Bankruptcy Rule 6004(h), to the extent applicable, shall not apply.

14. **Continued Hearing.** The Court shall hold a further hearing on the Motion on September 16, 2026, at 11:00 a.m. (the "Continued Hearing"). The Court will conduct the Continued Hearing in person at Courtroom 9A, Sam M. Gibbons United States Courthouse, 801 North Florida Avenue, Tampa, Florida 33602. Parties are directed to consult Judge Rivera's Procedures Governing Court Appearances, available at https://www.flmb.uscourts.gov/judges/rivera/, regarding policies and procedures for attendance at hearings by video or telephone via Zoom. If you are unable to access the Court's website, please contact the Courtroom Deputy at 813-301-5195 no later than 3:00 p.m. one business day before the date of the hearing.

15. **Further Budgets and Variance Reports.** The Debtor shall file a notice of any proposed budget for further use of Cash Collateral two business days prior to the Continued Hearing. Such proposed budget shall include an actual to budget variance for prior uses of Cash Collateral.

Attorney Jake C. Blanchard 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 the Order.

EXHIBIT “A”

Six-Month Operating Budget
(September 1, 2026 through February 28, 2027)

CENTRAL BUILDERS GROUP, INC. - SIX MONTH OPERATING BUDGET

September 1, 2026 through February 28, 2027 | All figures are live formulas driven by the Assumptions tab

LINE ITEM	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	6-MO TOTAL
REVENUE (INPUT - override any month directly)							
Contract revenue billed	**140,000.00**	**155,000.00**	**165,000.00**	**170,000.00**	**175,000.00**	**180,000.00**	**985,000.00**
PROJECT DIRECT COSTS							
Subcontractors	53,200.00	58,900.00	62,700.00	64,600.00	66,500.00	68,400.00	**374,300.00**
Materials	36,400.00	40,300.00	42,900.00	44,200.00	45,500.00	46,800.00	**256,100.00**
Field labor and payroll burden	15,400.00	17,050.00	18,150.00	18,700.00	19,250.00	19,800.00	**108,350.00**
Equipment rental	4,200.00	4,650.00	4,950.00	5,100.00	5,250.00	5,400.00	**29,550.00**
Permits, dumpsters, job supplies	2,800.00	3,100.00	3,300.00	3,400.00	3,500.00	3,600.00	**19,700.00**
TOTAL PROJECT DIRECT COSTS	**112,000.00**	**124,000.00**	**132,000.00**	**136,000.00**	**140,000.00**	**144,000.00**	**788,000.00**
GROSS PROFIT	**28,000.00**	**31,000.00**	**33,000.00**	**34,000.00**	**35,000.00**	**36,000.00**	**197,000.00**
Gross margin %	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%	
OVERHEAD							
Officer salary - David Gayhart	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	**45,000.00**
Office assistant	3,333.33	3,333.33	3,333.33	3,333.33	3,333.33	3,333.33	**20,000.00**
Field employee payroll	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
Employer payroll taxes	975.00	975.00	975.00	975.00	975.00	975.00	**5,850.00**
Insurance (GL, auto, workers comp)	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00	**9,600.00**
Rent and utilities	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
Vehicles and fuel	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	**9,000.00**
Software, telephone, internet	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00	**7,200.00**
Licenses, permits, bonds	500.00	500.00	500.00	500.00	500.00	500.00	**3,000.00**
Bank charges and misc administrative	250.00	250.00	250.00	250.00	250.00	250.00	**1,500.00**
TOTAL OVERHEAD	**16,858.33**	**16,858.33**	**16,858.33**	**16,858.33**	**16,858.33**	**16,858.33**	**101,150.00**
SECURED DEBT SERVICE (contract payments - no lien on cash collateral)							
PNC Equipment Finance (Bobcat PMSI)	1,419.00	1,419.00	1,419.00	1,419.00	1,419.00	1,419.00	**8,514.00**
Navy Federal Credit Union - 9035	500.79	500.79	500.79	500.79	500.79	500.79	**3,004.74**
Navy Federal Credit Union - 3073	551.89	551.89	551.89	551.89	551.89	551.89	**3,311.34**
TOTAL SECURED DEBT SERVICE	**2,471.68**	**2,471.68**	**2,471.68**	**2,471.68**	**2,471.68**	**2,471.68**	**14,830.08**
PROFESSIONAL AND ADMINISTRATIVE							
Professional fees (counsel and accountant)	0.00	0.00	0.00	0.00	0.00	0.00	**0.00**
Subchapter V trustee fees	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	**6,000.00**
Post-petition retainer (one time)	15,000.00	0.00	0.00	0.00	0.00	0.00	**15,000.00**
TOTAL PROFESSIONAL AND ADMINISTRATIVE	**16,000.00**	**1,000.00**	**1,000.00**	**1,000.00**	**1,000.00**	**1,000.00**	**21,000.00**
TOTAL OVERHEAD, DEBT SERVICE AND PROFESSIONAL	**35,330.01**	**20,330.01**	**20,330.01**	**20,330.01**	**20,330.01**	**20,330.01**	**136,980.08**
NET OPERATING CASH FLOW	**(7,330.01)**	**10,669.99**	**12,669.99**	**13,669.99**	**14,669.99**	**15,669.99**	**60,019.92**
CASH FLOW							
Beginning cash	10,603.40	63,273.39	123,943.37	172,446.94	186,116.93	200,786.91	**10,603.40**
Net operating cash flow	(7,330.01)	10,669.99	12,669.99	13,669.99	14,669.99	15,669.99	**60,019.92**
Collection of prepetition accounts receivable	60,000.00	50,000.00	35,833.58	0.00	0.00	0.00	**145,833.58**
ENDING CASH	**63,273.39**	**123,943.37**	**172,446.94**	**186,116.93**	**200,786.91**	**216,456.90**	**216,456.90**
Cushion over minimum cash reserve	53,273.39	113,943.37	162,446.94	176,116.93	190,786.91	206,456.90	**206,456.90**

NOTES

1. *Every figure above is a live formula. Change any red input on the Assumptions tab, or overwrite a revenue month directly in row 6, and the entire budget recalculates.*

2. *No prepetition claim is paid. Revenued, LLC, American Express and Intuit/QuickBooks receive nothing ($28,940.64 per month of contractual payments excluded).*

3. *Revenued, LLC is the only party asserting a lien on cash collateral, and that lien is disputed and subject to avoidance under 11 U.S.C. section 547 as perfected 49 days before the petition date.*

4. *PNC Equipment Finance and Navy Federal Credit Union hold liens on titled equipment and vehicles only, not on cash or accounts. Their regular contract payments are budgeted; no replacement lien is proposed for them.*

5. *Officer compensation of $7,500 per month is shown but is payable ONLY upon entry of an order granting the Debtor's separate application to set insider compensation.*

6. *Professional fees and the post-petition retainer are payable only upon allowance under 11 U.S.C. sections 330-331 and are shown on an accrual/reserve basis.*

7. *Accounts receivable collections exclude the Jody Jordan receivable of $38,359.96, which is in active litigation in Pinellas County Case No. 25-006066-CO.*