**This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.**

**IT IS SO ORDERED.**

**Dated: May 27, 2026**

Tiffany Strelow Cobb
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT**
**SOUTHERN DISTRICT OF OHIO**
**EASTERN DIVISION**

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| *In re*: | : | Case No. 26-51969 |
| | : | Chapter 11 |
| Endocrinology Associates Inc., et al.,[1] | : | (Jointly Administered) |
| Debtors. | : | Judge Tiffany Strelow Cobb |

**INTERIM ORDER (I) AUTHORIZING THE DEBTORS TO USE CASH COLLATERAL; (II) GRANTING ADEQUATE PROTECTION TO CERTAIN PRE-PETITION SECURED CREDITORS; (III) MODIFYING THE AUTOMATIC STAY; AND (IV) APPROVING PROCEDURES FOR SCHEDULING A FINAL HEARING AND THE ENTRY OF A FINAL ORDER**
**(Related to Doc. No. 21)**

This matter came before the Court upon the motion (“Motion”) (Doc. No. 21) by Endocrinology Associates Inc. (“EA”) and Elena A. Christofides (“Christofides” and, together with EA, the “Debtors”), the debtors and debtors in possession in the above-captioned jointly administered Chapter 11 cases (“Cases”), for entry of an interim cash collateral order (“Interim Cash Collateral Order”) and a final cash collateral order (“Final

[1] The Debtors in these chapter 11 cases, along with the last four digits of each Debtor’s U.S. federal tax identification number are as follows: Endocrinology Associates Inc. (7399), and Elena A. Christofides (4377). The notice address for the Debtors is 72 West Third Ave. Columbus OH 43201.

Cash Collateral Order") pursuant to 11 U.S.C. §§ 105(a), 362, 363, 503(b), and 1107, Rules 2002, 4001, and 9014 of the Federal Rules of Bankruptcy Procedure ("Bankruptcy Rules"), and Local Bankruptcy Rule 4001-2: (i) authorizing the Debtors to use cash collateral ("Cash Collateral") on an interim basis and on a final basis, as provided in the Motion; (ii) granting adequate protection to certain lienholders ("Lienholders"), as provided in the Motion; (iii) modifying the automatic stay; and (iv) scheduling an interim hearing and a final hearing, and approving the form and method of notice for the final hearing.

Based upon the *Amended Declaration of Elena Christofides in Support of Petitions and First Day Motions* ("Declaration") (Doc. No. 20), the statements of counsel at the hearing ("Expedited Hearing") on the Motion, the evidence provided at the Expedited Hearing on the Motion, and a review of the Motion, the Court finds as follows:

## I. JURISDICTION & BACKGROUND

1. The Debtors' Cases were filed on April 28, 2026 ("Petition Date"). The Debtors are operating their businesses and managing their assets pursuant to the provisions of 11 U.S.C. §§ 1107 and 1108. The Court entered orders for the joint administration of the Cases. The Court entered its *Order Granting Motion by Endocrinology Associates Inc. and Elena A. Christofides for Joint Administration of Chapter 11 Cases* (Doc. Nos. 16)[2] and granting joint administration of the Cases.

2. The Court has jurisdiction over the Motion and the Cases pursuant to 28 U.S.C. §§ 157 and 1334 and the General Order of Reference entered in this district. Venue is proper for the Cases pursuant to 28 U.S.C. §§ 1408 and 1409. The matters raised in the Motion constitute core proceedings pursuant to 28 U.S.C. § 157(b)(2).

[2] This Order was also docketed in the related case, Case No 26-51970 at Doc. No. 15.

3. The Debtors filed a motion on May 21, 2026, requesting the Expedited Hearing on the Motion (“Expedited Hearing Motion”) (Doc. No. 24).

4. The Court entered an order on May 21, 2026, granting the Expedited Hearing Motion and scheduling the Expedited Hearing on the Motion for May 27, 2026, at 10:00 a.m. prevailing Eastern time (“Expedited Hearing Order”) (Doc. No. 25).

5. Notice of the Expedited Hearing and of the Expedited Hearing Order was served on all necessary parties, as directed by the Court, on May 22, 2026 (Doc. No 26).

6. The Debtors have provided a proper basis for the use of Cash Collateral on an interim basis for the expenses necessary to continue the EA business operations and for Christofides to manage her personal debts and expenses.

7. The Debtors have further provided a proper basis for providing adequate protection to the Lienholders, as provided in the Motion and in this Interim Cash Collateral Order.

8. Accordingly, the Court orders as follows:

## II. AUTHORITY TO USE CASH COLLATERAL ON AN INTERIM BASIS

The Debtors are authorized to use Cash Collateral in the amounts and categories of expenses for EA contained in the Budget attached as **Exhibit B** to the Motion and for Christofides in the amounts and categories contained in the Schedule J attached as **Exhibit E** to the Motion on an interim basis, during the period from the date of the entry of this Interim Cash Collateral Order until such time as this Interim Cash Collateral Order becomes final, the Court enters a separate Final Cash Collateral Order, or the Court terminates or modifies this Interim Cash Collateral Order.

## III. ADEQUATE PROTECTION FOR SECURED CREDITORS

9. The Debtors are authorized to grant adequate protection to the Lienholders in the form of re-granting post-petition liens to each in the same extent, amount, and priority as their respective pre-petition security interests, if any, in Cash Collateral in existence as of the Petition Date, without the necessity of the re-filing of any UCC Financing Statement or other documentation. Further EA is authorized to pay the Banker's Healthcare Adequate Protection Payments[3] to Banker's Healthcare as provided in the Motion. The Debtors are authorized to reserve their rights to object to the extent, amount, and priority of the liens and/or security interests of any lienholder.

## IV. LIMITED MODIFICATION OF THE AUTOMATIC STAY

10. The automatic stay provisions of 11 U.S.C. § 362(c) are modified only to the limited extent necessary for the Debtors and their creditors to comply with the provisions of this Interim Cash Collateral Order.

11. The implementation of the limited modification of the automatic stay shall be effective on the date of the entry of this Interim Cash Collateral Order, and the fourteen (14) day stay of Bankruptcy Rule 4001(a)(3) will not be applicable to the limited modification of the automatic stay that is authorized by this Interim Cash Collateral Order.

## V. EVENTS OF DEFAULT

12. During either the Interim Cash Collateral Period or the Final Cash Collateral Period, it will be considered a default under the terms of the Motion and the Interim Cash Collateral Order, if any of the following events ("Default" or "Event of Default") occurs:

a. The entry of an order by this Court dismissing or converting either of the Cases to one under chapter 7 of the Bankruptcy Code.

b. The entry of an order by this Court removing either of the Debtors as debtor

[3] Capitalized terms not defined in this Interim Cash Collateral Order shall have the same meaning as in the Motion.

in possession or appointing a trustee in one or more of the Cases.

c. The failure to make any Bankers' Healthcare Adequate Protection Payment within thirty (30) days of a Banker's Healthcare Adequate Protection Payment Date.

14. The occurrence of an Event of Default, as defined in subparagraph (c) of paragraph 13, shall terminate ("Termination Event") EA's authority to use Cash Collateral at 5:00 p.m. prevailing Eastern Time on the third (3rd) business day after Banker's Healthcare or its counsel transmits written notice (including via e-mail or fax) to the (1) Debtors, (2) Debtors' counsel, and (3) the US Trustee that such Event of Default has occurred, provided that Banker's Healthcare further files a Notice of Default in the Cases. If the Event of Default is not cured within said three-day period, then after such notice and passage of time, and absent a request by EA within this time period for a hearing, Banker's Healthcare may upload an order terminating the right of EA to use Cash Collateral and the Court may enter the order without further notice or a hearing.

15. The occurrence of an Event of Default, as defined in either subparagraph (a) or (b) of paragraph 13, shall automatically terminate the right of EA or Christofides to use Cash Collateral, without any notice or other order of the Court.

## VI. PROCEDURES REGARDING INTERIM AND FINAL ORDERS

16. The Court orders as follows regarding (i) service of this Interim Cash Collateral Order, (ii) the filing of objections to this Interim Cash Collateral Order and the Debtors being authorized to use Cash Collateral on a final basis, and (iii) a final hearing on the Motion if one is necessary.

17. The Debtors' counsel is directed to serve a copy of this Interim Cash Collateral Order within two (2) business days of its entry on the following parties and in the following manner:

a. All parties registered to receive service by ECF in the Cases shall be served by ECF;

b. The following parties shall be served in the manner noted below:

i. by overnight delivery:

BHG Financial
Dba Banker's Healthcare Group
Attn. Officer
201 E. Las Olas Boulevard
#2450
Ft. Lauderdale FL. 33301-4449

Banker's Healthcare Group LLC
Attn. Officer
Bankruptcy Department
201 Solar Street
Syracuse NY 13204-1425

Corporation Service Company
As Representative
251 Little Falls Dr.
Wilmington DE 19808-1674

ii. by regular mail:

Corporation Service Company
P.O. Box 2576
Springfield, Illinois 62708

iii. by electronic mail delivery:

Corporation Service Company
UCCSPREP@cscinfo.com

c. The parties on the Creditor Lists from the Debtors' Cases (duplicates excluded) shall be served by US Mail at the address indicated.

18. The Debtors' counsel shall file a Certificate of Service with the Court regarding the service of this Interim Cash Collateral Order.

19. Any objection to this Interim Cash Collateral Order or to the Debtors' being authorized to use Cash Collateral on a final basis upon the terms and conditions provided in the Motion, or to the request for use of Cash Collateral on a final basis as provided in the Motion, must be filed with the Court, and received by counsel for the Debtors and the US Trustee, no later than **June 11, 2026 by 4:00 p.m. prevailing Eastern Time**. Any timely and properly filed and served objection will be heard at a Final Hearing on **June 15, 2026, at 2:00 p.m. prevailing Eastern Time** at the United States Bankruptcy Court, 5th Floor, Courtroom A, 170 North High Street, Columbus, Ohio 43215.

20. **IF NO TIMELY OBJECTION IS FILED BY THE DEADLINE STATED IN THIS INTERIM CASH COLLATERAL ORDER REGARDING THIS INTERIM CASH COLLATERAL ORDER OR THE RIGHT OF THE DEBTORS TO USE CASH COLLATERAL ON A FINAL BASIS, THEN NO FINAL HEARING WILL BE HELD AND THIS INTERIM CASH COLLATERAL ORDER SHALL BECOME FINAL AND THE DEBTORS WILL BE AUTHORIZED TO USE CASH COLLATERAL ON A FINAL BASIS UPON THE TERMS AND CONDITIONS PROVIDED IN THE MOTION WITHOUT FURTHER NOTICE OR A HEARING OR THE ENTRY OF ANY ADDITONAL ORDER BY THE COURT.**

SO ORDERED.

SUBMITTED BY:

/s/ David M Whittaker
David M. Whittaker (0019307)
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*Proposed Counsel for the Debtor*

Copies to:

Default List