Order Filed on July 30, 2026
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U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
McDOWELL LAW, PC 46 West Main Street Maple Shade, NJ 08052 (856) 482-5544 Attorneys for Debtor Robert H. Johnson (RJ-0077)
In Re: EXIT ZERO PUBLISHING, INC. Debtor.

Chapter 11

Case No. 26-18235 (ABA)

Hearing Date: 7/30/2026
Hearing Time: 10:30 a.m

INTERIM ORDER (I) AUTHORIZING THE POST-PETITION USE OF CASH COLLATERAL; (II) GRANTING ADEQUATE PROTECTION; (III) SCHEDULING A FINAL HEARING AND (IV) GRANTING RELATED RELIEF

Upon consideration of *Debtor's Motion for Entry of Interim and Final Orders (i) Authorizing the Post-Petition Use of Cash Collateral; (ii) Granting Adequate Protection; (iii) Scheduling a Final Hearing; and (iv) Granting Related Relief* (the "Motion"), and the *Declaration of Jack Wright in Support of First Day Motions* (the "Wright Declaration"), all briefings filed in connection therewith, and any responses thereto; and the Court having determined that it has subject matter jurisdiction to consider and determine the Motion in accordance with 28 U.S.C. §§ 157 and 1334 and the Standing Order of Reference from the United States District Court; and the Court having found that this is a core proceeding; and the Court having found that venue of this proceeding and the Motion in this district is proper pursuant to 28 U.S.C. §§ 1408 and 1409; and the Court having found that due and sufficient notice was given under the circumstances; and the Court having found and

DATED: July 30, 2026

Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtor: EXIT ZERO PUBLISHING, INC.
Case No. 26-18235 (ABA)
Caption: Interim Order (I) Authorizing the Post-Petition Use of Cash Collateral; (II) Granting Adequate Protection; (III) Scheduling a Final Hearing and (IV) Granting Related Relief

determined that the Motion, and legal and factual bases set forth in the Motion, establish just cause for the relief requested in the Motion; and the Court having determined that there is a reasonable likelihood that the Debtor will prevail on the merits at the final hearing of the Motion as required by Section 363(c)(3) of the Bankruptcy Code; and after due deliberation and sufficient cause appearing therefor, it is HEREBY ORDERED THAT:

1. The Motion is GRANTED on an interim basis as set forth herein;

2. The Court finds that interim use of Cash Collateral is appropriate pending a final hearing and that the adequate protection provided herein constitutes adequate protection within the meaning of 11 U.S.C. §§ 361 and 363(e).

3. The Debtor is authorized to use Cash Collateral through the final hearing, in accordance with the budget (the "Budget") attached to the Motion as Exhibit A.

4. The Debtor shall not deviate from the Budget by more than fifteen percent (15%) in the aggregate without further order of the Court.

5. The Debtor shall fund the Subchapter V Trustee's retainer in the amount of $5,000, consistent with the approved budget. The retainer shall be remitted to the Subchapter V Trustee's trust account.

6. On an interim basis, and as adequate protection pursuant to 11 U.S.C. §§ 361 and 363(e) for any diminution in value of the U.S. Small Business Association's ("SBA") interest in its collateral resulting from the Debtor's use of Cash Collateral, the SBA is hereby granted a replacement lien on all postpetition receivables and other postpetition assets, to the same extent, validity, and priority as existed immediately prior to the Petition Date,

solely to the extent of any diminution in value resulting from the Debtor's use of Cash Collateral.

7. Nothing in this Interim Order shall be deemed to determine the validity, extent, or priority of any creditor's asserted lien or security interest, all of which are expressly reserved.

8. The replacement liens granted herein shall have the same relative priority as existed prepetition and shall not prime any secured creditor.

9. The Debtor shall use Cash Collateral solely for ordinary course operating expenses and necessary administrative expenses of the estate consistent with the Budget and shall not use Cash Collateral to pay any prepetition insider claims, prepetition litigation judgments, or non-ordinary course obligations without further order of the Court.

10. Nothing herein authorizes the priming of any secured creditor or the granting of any superpriority administrative expense claim under 11 U.S.C. § 364

11. In the event Debtor defaults or violates this Interim Order, any secured creditor asserting a valid prepetition lien on Cash Collateral may request a hearing within ten (10) days (or if immediate and irreparable injury, loss or damage may occur, an emergency hearing within 48 hours).

12. Upon reasonable notice by any secured creditor asserting a valid prepetition lien on Cash Collateral, Debtor shall permit such creditor and any of its agents reasonable and free access to the Debtor's records and place of business during normal business hours to verify the existence, condition and location of collateral in which said creditor holds a security interest and to audit Debtor's cash receipts and disbursements.

13. This is an interlocutory order. Nothing contained herein shall be deemed or construed to (a) limit any secured creditor's right to seek further relief for cause shown upon appropriate notice; (b) bar any party in interest from seeking modification of this Interim Order; or (c) require any secured creditor to make further loans or advances to the Debtor. Nothing herein shall be deemed to determine the validity, extent, priority, or amount of any secured claim or lien.

14. The Court finds that the requirements of Bankruptcy Rule 6003 are satisfied to the extent applicable and that immediate entry of this Interim Order is necessary to avoid immediate and irreparable harm to the Debtor's estate. To the extent applicable, the fourteen (14) day stay imposed by Bankruptcy Rule 6004(h) is hereby waived.

15. A final hearing on the Motion shall be held on August 13, 2026 at 10 am ET, before the Honorable Andrew B. Altenburg, Jr. at the United States Bankruptcy Court for the District of New Jersey, 401 Market Street, 4th Floor, Camden, NJ 08101.

16. Pursuant to D.N.J. LBR 9013-5(f), within two (2) calendar days from the entry of this Interim Order, the Debtor shall serve notice of the final hearing and a copy of this Interim Order and the Motion on: (i) all purported lienholders and secured creditors; (ii) the Office of the United States Trustee for the District of New Jersey; (iii) the Subchapter V Trustee; (iv) the creditors that hold the twenty (20) largest unsecured claims; and (v) all parties requesting notice pursuant to Bankruptcy Rule 2002.

17. Any objections or responses to the relief requested in the Motion on a final basis shall be filed with this Court by no later than 4 p.m. (prevailing Eastern Time)

on August 6, 2026 (the "Objection Deadline"), with copies served upon: (i) proposed counsel for the Debtor, McDowell Law LLC (Attn: Ellen M. McDowell (emcdowell@mcdowelllegal.com); (ii) the Office of the United States Trustee for the District of New Jersey (Attn: Jeffrey M. Sponder (jeffrey.m.sponder@usdoj.gov)); and (iii) the subchapter V Trustee, (Attn: Nicole Nigrelli, nnigrelli@cairdilaw.com). In the event no objections to entry of a final order are timely filed, this Court may enter such final order without the need for a Final Hearing.

18. Nothing herein shall constitute a waiver of the Debtor's rights under 11 U.S.C. §§ 506(c), 544, 547, 548, 549, or 550, nor shall it constitute a finding regarding the validity, extent, or priority of any lien.

19. This Court shall retain jurisdiction with respect to all matters arising from or relating to the implementation, interpretation, and enforcement of this Interim Order.