Entered: July 30th, 2026
Signed: July 29th, 2026

SO ORDERED

DAVID E. RICE
U. S. BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
Baltimore Division

IN RE:	*	
	*	
FINME, LLC.	*	**Case Number 26-17924 DER**
	*	**Chapter 11, Subchapter V**
DEBTOR	*	

INTERIM ORDER AUTHORIZING USE OF CASH COLLATERAL

Upon consideration of the Motion for Authority to Use Cash Collateral, filed by the Debtor, FINME, LLC, and no timely opposition was filed in response to the Motion, and upon consideration of the evidence proffered and arguments presented to the Court at a hearing held on July 28, 2026; and it appearing that the relief granted is in the best interests of the bankruptcy estate, its creditors and other parties in interest; and upon due deliberation, good and sufficient cause appearing,

IT IS HEREBY FOUND THAT:

1. On July 22, 2026 (the "Petition Date"), the Debtor filed a voluntary petition for relief under subchapter V of Chapter 11 of title 11 of the United States. Since the initiation of this bankruptcy case, the Debtor has remained in possession of its property and continues

to manage its financial affairs as a debtor-in-possession pursuant to Sections 1107, 1108, 1183 and 1184 of the Bankruptcy Code.

2. This Court has subject matter jurisdiction to consider this matter pursuant to 28 U.S.C. § 1334. This is a core proceeding pursuant to 28 U.S.C. § 157(b). Venue is proper before this Court pursuant to 28 U.S.C. §§ 1408 and 1409.

3. As discussed more fully in the Motion, the Debtor has a loan from American Momentum Bank, a loan from the former owner, Compass Stone and Tile Studio, LLC and also has multiple loans from various entities who have, or may, assert a secured interest in the Debtor's Cash Collateral (the "Prospective Secured Lenders"). The Debtor, through its Counsel, has conducted a UCC search, however the majority of the UCCs filed in the Debtor's name do not disclose the name of the Lender associated with each of the UCCs. As a result, the Debtor is unable to determine the exact nature and priority of the liens which may attach to the Debtor's Cash Collateral. A review of the records, however, would indicate that the American Momentum Bank has a perfected first position, Compass Stone and Tile Studio, LLC, and that all other lenders are not secured due to the amount of assets of the Debtor.

4. The Debtor has moved for authorization to use Cash Collateral. The immediate use of Cash Collateral by the Debtor is necessary to avoid immediate and irreparable harm to the Debtor's bankruptcy estate.

5. The hearing having been held by this Court on July 28, 2026 (the "Hearing"), and upon the record made by the Debtor and other parties-in-interest at each Hearing, and after due deliberation and consideration and sufficient cause appearing,

IT IS NOW THEREFORE, in consideration of the foregoing, it is hereby:

ORDERED That the Debtor is hereby authorized to use the Cash Collateral from **July 28, 2026, until August 26, 2026,** (the "Expiration Date") for ordinary course purposes in accordance with the terms and conditions of this Second Interim Order and the Debtor's budget (the "Budget") which has been updated to include a $1,000 monthly escrow payment to the Subchapter V Trustee, payments to American Momentum Bank, Compass Stone and Tile Studio, LLC, and is attached hereto; provided, however, that as adequate protection for the Prospective Secured Lenders the Debtor shall pay the following:

- $1,000.00 per month to Jolene Wee, Subchapter V Trustee
- $8,256.67 per month to American Momentum Bank, and
- $800 per month to Compass Stone & Tile Studio, LLC,

and continuing on the fifteenth of each month until confirmation of a plan of reorganization or further order of this Court, and it is further

ORDERED, That to the extent the Cash Collateral is used by the Debtor and such use results in a diminution of the value of the Cash Collateral, the Prospective Secured Lenders shall be entitled to replacement liens in and to all post-petition assets of the Debtor, of any kind or nature whatsoever, real or personal, whether now existing or hereafter acquired, and the proceeds of the foregoing, to the same extent and with the same priority as each of those Prospective Secured Lenders held in the Prepetition Collateral; and it is further

ORDERED, That the Debtor's use of Cash Collateral pursuant to this Interim Order shall terminate at the close of business on the Expiration Date (unless it has terminated prior thereto by order of the Court); and it is further

ORDERED, That a final hearing on the Debtor's Motion to Use Cash Collateral will be

held on August 26, 2026, at 10:00 a.m., in Courtroom 9-D, United States Bankruptcy Court, 101 W. Lombard Street, Baltimore Maryland 21201. The Debtor shall promptly mail copies of this Interim Order (which shall constitute adequate notice of the final hearing) to those parties having been given notice of the hearing on the Motion, any other person required by applicable rules of bankruptcy procedure to receive such notice, and to any other party that has filed a request for notices with this Court. Any party in-interest objecting to the relief sought at the final hearing shall serve and file written objections; which objections shall be served upon (a) Geri Lyons Chase, Esq., Law Office of Geri Lyons Chase, 2007 Tidewater Colony Drive, Annapolis MD 21401(b) Office of the United States Trustee, 101 W. Lombard Street, Baltimore, Maryland 21201and shall be filed with the Clerk of the United States Bankruptcy Court, in each case to allow actual receipt by the foregoing no later than one day before the final hearing.

Copies to:

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END OF ORDER