

ORDERED.

Dated: March 23, 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:

IHN PODIATRY SERVICES, PLLC

Case No. 8:26-bk-00384-LER
Chapter 11

Debtor.
_____/

**FINAL ORDER GRANTING DEBTOR'S
EMERGENCY MOTION FOR AUTHORITY TO USE CASH COLLATERAL**
(Doc. No. 9)

THIS CASE came before the Court for a continued hearing on March 18, 2026 at 11:00 a.m. pursuant to the *Emergency Motion for Authority to Use Cash Collateral* (Doc. No. 9) (the “**Motion**”) filed by the Debtor, IHN Podiatry Services, PLLC (“**Debtor**”). Appearances were made as reflected on the record in open court. For the reasons stated on the record, the Court finds that the Debtor’s use of cash of collateral is necessary to avoid irreparable harm to the estate. Accordingly, it is

ORDERED:

1. Final Approval. The Motion is **GRANTED** on a final basis.
2. 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 and (b)

the current and necessary expenses set forth in the budget attached as **Exhibit A** hereto (the “**Budget**”), plus an amount not to exceed ten percent (10%) for each line item, (c) such additional amounts as may be expressly approved in writing by Apex Commercial Capital Corp (“**Apex**”), Bankers Healthcare Group, LLC (“**Bankers Healthcare**”), GTE Federal Credit Union (“**GTE**”), and the United States Small Business Administration (the “**SBA**”) (collectively, the “**Secured Creditors**”). This authorization will continue until further order of the Court. Except as authorized in this Order, the Debtor is prohibited from using 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.

3. Debtor Obligations. Debtor shall timely perform all obligations of a debtor-in-possession required by the Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and the orders of this Court.

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

5. Replacement Lien. Each creditor with a security interest in cash collateral shall have a perfected post-petition lien against cash collateral to the same extent and with the same validity and priority as the prepetition lien, without the need to file or execute any document as may otherwise be required under applicable non bankruptcy law.

6. Insurance. Debtor shall maintain insurance coverage for its property in accordance with the obligations under the loan and security documents with secured creditors.

7. Without Prejudice. This order is without prejudice to: (a) any subsequent request by a party in interest for modified adequate protection or restrictions on use of cash collateral; (b) any other right or remedy which may be available to secured creditors.

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

9. No Determination. This Order is not and shall not be construed as determinative as to whether any creditor has a valid lien on or interest in any property of the Debtor or the estate. This Order is not and shall not be construed as determinative as to the extent or amount of any secured claim associated with any such lien.

Attorney Joseph Boyd, Esq. is directed to serve a copy of this Order on interested parties who do not receive electronic service by CM/ECF and file a proof of service within three days of entry of this Order.