



IT IS ORDERED as set forth below:

Date: February 11, 2026

**James R. Sacca
U.S. Bankruptcy Court Judge**

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
GAINESVILLE DIVISION**

IN RE:

OAK GROVE STOR-ALL, LLC

Debtor.

OAK GROVE STOR-ALL, LLC,

Movant,

v.

**U.S. SMALL BUSINESS
ADMINISTRATION,**

Respondent.

**CHAPTER 11
SUBCHAPTER V**

CASE NO. 26-20015-JRS

CONTESTED MATTER

**FINAL ORDER GRANTING DEBTOR'S MOTION
REQUESTING AUTHORIZATION TO USE CASH COLLATERAL**

THIS MATTER came before the Court on February 10, 2026 at 10:30 A.M. on the Debtor's *Motion Requesting Entry of Order Authorizing the Use of Cash Collateral* filed on January 5, 2026

(Doc. No. 3) (the “Motion”)¹. On February 6, 2026, Debtor filed its supplemental budget (the “Budget”), which is attached as Exhibit “A” to its *Notice of Filing Final Budget in Support of Debtor’s Use of Cash Collateral* (Doc. No. 36). At the hearing, Bethany L. Strain appeared on behalf of the Debtor. David Weidenbaum appeared on behalf of the United States Trustee. Tamara Ogier appeared as the Subchapter V Trustee of this case. The Court, having considered the Motion filed by the Debtor and the Budget attached hereto as Exhibit “A”, and all other matters of record, finds as follows:

A. On January 5, 2026 (the “Petition Date”), Debtor filed a voluntary petition for relief under Subchapter V of Chapter 11 of Title 11 of the United States Code (the “Bankruptcy Code”) in the United States Bankruptcy Court for the Gainesville District of Georgia, Atlanta Division, commencing this Bankruptcy Case (the “Case”).

B. Since the Petition Date, Debtor has operated as a debtor-in-possession under Sections 1184 of the Bankruptcy Code.

C. Debtor is a Georgia limited liability company. Debtor operates a storage unit in Dahlonega, Georgia (the “Business”).

D. U.S. Small Business Administration (“SBA”) may assert a lien upon and security interest in Debtor’s assets as more particularly described in the UCC Financing Statement number 038-2020-027725, filed on June 22, 2020, in the records of the Coweta County Clerk of Superior Court, as continued by the UCC-3 file number 038-2025-023813, filed on June 5, 2025, aforesaid records.

¹ Capitalized terms not otherwise defined herein shall have the meanings ascribed to the same in the Motion.

E. Bank of the Ozarks (“Bank OZK”), Access to Capital for Entrepreneurs, Inc. (“ACE”), and Teal Holdings, LLC (“Teal”) may assert liens upon and security interests in Debtor’s real property located at 935 Oak Grove Rd, Dahlonega, Lumpkin County, Georgia 30533 (the “Real Property”), as follows:

Holder	Recordation Date of Initial Security Instrument	Deed Book & Page for Initial Security Instrument	Details
Bank of the Ozarks	2/28/2017	Book 1351, Page 457	Modified by instrument recorded at Book 1562, Page 121
Teal Holdings, LLC	8/28/2017	Book 1368, Page 467	Modified by instrument recorded at Book 1501, Page 178; and assigned from Bank OZK f/k/a Bank of the Ozarks to Teal Holdings, LLC per instrument recorded at Book 1675, Page 274
Access to Capital for Entrepreneurs, Inc.	10/21/2022	Book 1576, Page 481	

F. Debtor asserts that, based upon a review of records and financing statements, it does not appear that any party other than Respondents assert an interest in Debtor’s Cash Collateral.²

G. Debtor shows that it requires the use of Cash Collateral to pay its labor force and its other operating expenses.

H. This Court has jurisdiction over this matter pursuant to 28 U.S.C. §§ 157 and 1334. This case is a core proceeding pursuant to 28 U.S.C. § 157(b)(2). Sufficient notice has been given under the circumstances in order to avoid irreparable harm to the Debtor’s estate.

² It is possible that other entities may hold a security agreement regarding Debtor’s Cash Collateral, but Debtor was not able to locate a filed financing statement regarding the same.

For the reasons stated on the record, and the Court being otherwise informed, it is hereby **ORDERED** that:

1. The aforesaid findings, enumerated in paragraphs A through H above, are hereby incorporated into this Order as if fully set forth herein.

2. For as long as the Debtor faithfully performs its obligations under this Order, the Debtor shall have the right to use the Cash Collateral subject to the terms of this Order, including use in connection with the Budget as maybe amended and/or supplemented, through confirmation of Debtor's Chapter 11 Plan, or until the case is converted or dismissed, whichever first occurs.

2. Debtor is authorized to use Cash Collateral generated from the Business and otherwise: (a) in accordance with the budget attached hereto as Exhibit "A", the aggregate expenses of which Debtor may modify by no more than fifteen percent (15%) and Debtor may carry over any unused budgeted amount; and (b) or for other matters pursuant to orders entered by this Court after appropriate notice and hearing, except further provided that Debtor may pay the actual amount owed or deposit required to any utility, taxing authority, or insurance company. Pursuant to the Budget, Debtor is authorized to fund a post-petition escrow for payment of the Subchapter V Trustee's fees in the amount of \$1,000.00 per month to be held in escrow by the Subchapter V Trustee pending further order of the Court. Compensation shall be paid and expenses reimbursed to the Subchapter V Trustee only pursuant to an application filed and approved by this Court pursuant to 11 U.S.C. §§ 330, 331, and Federal Rule of Bankruptcy Procedure 2016, unless the Court orders otherwise.

3. For purposes of providing adequate protection to Respondents for the Debtor's use of Cash Collateral, without limiting any security interests or liens in the post-petition Collateral that are granted or extended to Respondents pursuant to 11 U.S.C. § 552, Respondents are hereby granted

a security interest in and lien upon all of Debtor's assets created or acquired by Debtor post-petition of the same nature in which said Respondent held a pre-petition security interest to the same validity and priority as said Respondent's pre-petition security interests and lien upon such collateral (the "Replacement Liens") to secure against any diminution in value of any prepetition Cash Collateral in which such Respondent held a valid, enforceable and perfected security interest resulting from the Debtor's use of Cash Collateral, provided, however, that the Replacement Liens shall exclude all claims and causes of action under Sections 544, 545, 546, 547, 548, 549, 550 and 553(b) of the Bankruptcy Code.

6. This Order is also entered without prejudice to the claims, rights, and actions that: (A) Debtor may have to challenge the nature, validity, or extent of the liens or debts asserted by Respondents; and (B) Respondents may assert in any action by Debtor to challenge the nature, validity, or extent of the liens or debts they may assert.

7. This Order shall constitute a final order for the authorization to use the Cash Collateral pursuant to Section 363 of the Bankruptcy Code and Fed. R. Bankr. P. 4001(b)(2).

8. Notwithstanding anything to the contrary within Bankruptcy Rule 4001(b)(2) or any other rule of similar import, this Order shall be effective immediately upon its entry.

9. Counsel for Debtor is directed to serve a copy of this Order upon the U.S. Trustee, each of the Respondents, and all creditors and parties in interest within three days of entry of this Order and to file a certificate of such service within three days of mailing.

[END OF ORDER]

Prepared and presented by:
JONES & WALDEN LLC
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Exhibit "A"

OGSA Projected 2026 Cash Budget 1st 6 mo. Post-Petition						
	February	March	April	May	June	July
Estimated Total Monthly Income	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Expenses						
ADT Security	\$ 119.23	\$ 119.23	\$ 119.23	\$ 119.23	\$ 119.23	\$ 119.23
INTUIT QBOOKS Essentials	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00
Amicalola EMC (Electricity)	\$ 725.00	\$ 725.00	\$ 725.00	\$ 725.00	\$ 725.00	\$ 725.00
GFL Environmental (Waste Management Services)	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00
OpenTech Alliance (CIA)	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00
OpenTech Alliance (Kiosk/Live)	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Verizon	\$ 165.00	\$ 165.00	\$ 165.00	\$ 165.00	\$ 165.00	\$ 165.00
Kinetic Business by Windstream (Internet)	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00
UHaul Webselfstorage Business Platform (eMove)	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Payroll Solutions (NetPay Fees)	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00
Miscellaneous Expenses	\$ 600.00	\$ 600.00	\$ 600.00	\$ 600.00	\$ 600.00	\$ 600.00
Landscape			\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00
Bookkeeping/Tax Prep Software	\$ 1,500.00	\$ 1,000.00				
Bank Service Charges	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00	\$ 25.00
GoDaddy Website Domain						
Payroll Liability (Wages Average)	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Payroll Taxes	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Insurance				\$ 3,500.00		
SBA Disaster Loan	\$ 1,131.00	\$ 1,131.00	\$ 1,131.00	\$ 1,131.00	\$ 1,131.00	\$ 1,131.00
Bank OZK Primary Mortgage	\$ 2,755.91	\$ 2,755.91	\$ 2,755.91	\$ 2,755.91	\$ 2,755.91	\$ 2,755.91
Sub V Trustee Escrow	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Estimated Monthly Total Expenses	\$ 12,121.14	\$ 11,621.14	\$ 11,021.14	\$ 14,521.14	\$ 11,021.14	\$ 11,021.14