UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

David E. Shaver, Esq. [DS9825]
Broege, Neumann, Fischer & Shaver, LLC
25 Abe Voorhees Drive
Manasquan, New Jersey 08736
(732) 223-8484
Attorneys For On Call Healthcare Professionals LLC

Order Filed on August 13, 2026
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re: **ON CALL HEALTHCARE PROFESSIONALS LLC,** Debtor.	Case No.: 26-18900-EJO Chapter 11 Judge: Hon. Eamonn J. O'Hagan

INTERIM ORDER AUTHORIZING PRELIMINARY USE OF CASH COLLATERAL AND SETTING DATE FOR HEARING ON MOTION FOR ORDER PERMANENTLY AUTHORIZING SUCH USE

The relief set forth on the following page, numbered two (2) through five (5) is hereby ORDERED.

DATED: August 13, 2026

Honorable Eamonn J. O'Hagan
United States Bankruptcy Judge

This matter came before the Court on the emergency motion of On Call Healthcare Professionals LLC (the "Debtor") for entry of an Interim and Final Order Authorizing Use of Cash Collateral and Granting Adequate Protection (the "Motion"), and the Court conducted a hearing on August 13, 2026; and the Court considering the motion, and the argument of counsel, and for good and sufficient cause shown;

It is hereby found as follows:

A. Notice and Hearing. Notice of the Motion has been served in accordance with Section 102(l) of the Bankruptcy Code and the Federal Rules of Bankruptcy Procedure. Such notice is appropriate in the particular circumstances and is sufficient for all purposes under the Bankruptcy Code and the applicable Bankruptcy Rules in respect to the relief requested.

B. Chapter 11 Filed. Debtor filed its petition under Chapter 11 of the Bankruptcy Code on August 5, 2026 (the "Petition Date") and is presently operating as a Debtor in Possession in accordance with Sections 1107 and 1108 of the Bankruptcy Code.

C. Pre-petition Debt. As of the Petition Date, the Debtor is indebted to BizFund.com LLC and Fintegra, LLC (the "Secured Lenders") .

D. Pre- petition collateral. The indebtedness owed by the Debtor to BizFund.com LLC and to Fintegra, LLC is secured by UCC-1 Financing Statements granting a security interest in Debtors accounts receivables and collateral as set forth in the Motion.

E. Necessity and Best Interest. The Debtor does not have sufficient unencumbered cash or other assets with which to continue to operate its business in Chapter 11. The Debtor requires

immediate authority to use cash collateral as defined herein in order to continue its business operations without interruption toward the objective of formulating an effective plan of reorganization. Debtor's use of cash collateral to the extent and on the terms and conditions set forth herein is necessary to avoid immediate and irreparable harm to the estate pending a final hearing.

F. Purposes.

The Debtor needs to use cash collateral to meet the ordinary cash needs of the Debtor for the payment of actual expenses of the Debtor necessary to: (a) maintain and preserve its assets; (b) continue operation of its business by paying quarterly fees to the United States Trustee ("UST") and for the payment of actual expenses of the Debtor necessary to (i) maintain and preserve its assets, and (ii) continue operation of its business, including rent, payroll and payroll taxes, and insurance expenses.

IT IS HEREBY ORDERED AS FOLLOWS:

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

2. The Debtor is authorized to use the cash collateral under the terms and conditions of this Interim Order in accordance with the Interim Budget to be filed with the Court prior to the interim hearing as Exhibit A, subject to permitted variances of ±10% per line item weekly and ±15% cumulatively pursuant to 11 U.S.C. § 363(c)(2)(B) and Bankruptcy Rule 4001(b), effective as of the Filing Date.

3. The Debtor is authorized for the duration of this case to use cash collateral, for the following purposes:

a. Maintenance and preservation of its assets;

b. The continued operation of its business, including but not limited to insurance costs and wages;

c. The completion of work-in-process; and

d. The purchase of replacement inventory.

4. Adequate Protection: As adequate protection, the Secured Lenders and any other entity holding a valid, perfected interest in Cash Collateral are granted replacement liens on post-petition assets of the same type and priority as their prepetition liens, to the extent of any actual diminution in value.

5. Deemed Perfected. The replacement lien and security interest granted herein is automatically deemed perfected upon entry of this Order without the necessity of the BizFund.com LLC and Fintegra, LLC taking possession, filing additional notices of liens, financing statements, mortgages or other documents.

6. Periodic Payments. Effective September 1, 2026, the Debtor shall pay to BizFund.com LLC and to Fintegra, LLC an aggregate of $6.350.24 per month comprising of monthly interest on the debt at the rate of seven percent (7%) as reflected in the Budget.

7. Financial Reporting. The Debtor shall provide copies of all new contracts it obtains post-Petition to counsel for BizFund.com LLC and to counsel for Fintegra, LLC within 3 business days of Debtor's execution of the new contracts.

8. Said determination shall be binding upon the Debtor-in- Possession, but shall not bind any party in interest including but not limited to the U.S. Trustee, any official committees who

shall have sixty (60) days or such longer period as may be obtained for cause shown prior to the expiration of such period from the date of the final cash collateral order, to investigate the facts and bring any appropriate proceedings as representatives of the estate to contest the scope, validity, perfection and or amount of Secured Lenders' claims.

9. Periodic Accountings. Within fourteen (14) days of the entry of this Order, the Debtor shall provide accountings to counsel for the Secured Lenders by providing copies its monthly operating reports when due to the Office of the United States Trustee.

10. Default Hearing. In the event Debtor defaults or violates this Order, the Secured Parties are entitled to request a hearing within ten (10) days (or if immediate and irreparable injury, loss or damage may occur, and emergency hearing within 48 hours).

11. All objections to the Debtor's request to use cash collateral, including without limitation, issues of adequate protection are reserved and shall not be prejudiced by this Interim Order, other than the use of cash collateral permitted hereby. All issues pertaining to the extent, validity and priority of the claim of any secured creditor, including without limitation, issues of perfection and the right to assert that any claim is unsecured by virtue of § 506(a) and § 544 of the Bankruptcy Code are reserved and shall not be prejudiced by this Interim Order. This Interim Order shall continue in force and effect from month to month until terminated or superseded by a permanent order authorizing use of cash collateral.

12. A Final Hearing on the Motion will be held on October 15, 2026 at 2:00 p.m.. Objections, if any, that relate to the Motion shall be filed and served on or before October 8, 2026. If no objections are filed to the Motion the Court may enter a final order approving the relief requested in the Motion without further notice or hearing.

13. This Court retains jurisdiction to enforce and interpret this Interim Order.

EXHIBIT A

Case 26-18900-EJO Doc 19 Filed 08/13/26 Entered 08/13/26 15:59:08 Desc Main Document Page 7 of 8

A	B	C	D	E	F	G
CREDITOR	AMOUNT OWED		PERCENTAGE of TOTAL DEBT		MONTHLY PAYMENT	YEARLY PAYMENT
Bayfirst Bank Loan	$140,854		28.71		$4,349.20	$52,190.46
SBA Loan ($90k orig.)	$33,133		6.75		$1,023.06	$12,276.73
TD Bank line of credit #9001	$18,848		3.84		$581.98	$6,983.73
Fintegra (MCA)	$49,137		10.02		$1,517.22	$18,206.67
Lending Point	$21,255		4.33		$656.30	$7,875.59
Web Bank / Marlin	$13,800		2.81		$426.11	$5,113.30
BizFund (MCA)	$156,523		31.91		$4,833.02	$57,996.27
American Express and Capitol One	$8,134		1.66		$251.16	$3,013.88
Valley Bank Car Loan	$48,869		9.96		$1,508.95	$18,107.37
Total claims to be reorganized	**$490,553**		100.00		$15,147.00	$181,764.00

Case 26-18900-EJO Doc 19 Filed 08/13/26 Entered 08/13/26 15:59:08 Desc Main Document Page 8 of 8

PLAN OF REORGANIZATION — CREDITOR REPAYMENT & FEASIBILITY

Total creditor claims to reorganize	**$490,553**
Plan interest rate	7.0%
Plan term	3 years
Monthly plan payment (fully amortizing)	**$15,147**
Annual plan payment (principal + interest)	**$181,762**

Debt paydown schedule	Beginning	Interest	Principal	Ending
Year 1	$490,553	$29,516	$152,247	$338,306
Year 2	$338,306	$18,510	$163,252	$175,054
Year 3	$175,054	$6,708	$175,054	-
Total		**$54,734**	**$490,553**	→ *$0 (paid in full)*

FEASIBILITY TEST — can projected cash cover the plan?	Year 1	Year 2	Year 3
EBITDA (cash operating profit)	$257,100	$278,010	$286,351
Less: maintenance capex	($3,000)	($3,000)	($3,000)
Less: increase in A/R (working capital)	($12,031)	($5,670)	($3,114)
Cash available for debt service (CADS)	**$242,070**	**$269,340**	**$280,237**
Plan payment (principal + interest)	($181,762)	($181,762)	($181,762)
DEBT-SERVICE COVERAGE (DSCR)	1.33x	1.48x	1.54x
Surplus cash after paying creditors	**$60,307**	**$87,578**	**$98,475**

A DSCR above 1.00x means the business generates more than enough cash to make every plan payment.