

ORDERED.

Dated: May 17, 2026

  
Luis E. Rivera II  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
FORT MYERS DIVISION  
[www.flmb.uscourts.gov](http://www.flmb.uscourts.gov)

In re:

Case No. 2:26-bk-01055-FMR

Chapter 11

Plumbing Nerds, LLC,

Debtor.

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**FIRST INTERIM ORDER: (I) AUTHORIZING  
USE OF CASH COLLATERAL, EFFECTIVE AS OF THE  
PETITION DATE; AND (II) SCHEDULING CONTINUED HEARING  
(Related Doc. No. 4)**

THIS CASE came on for hearing on May 11, 2026, at 1:30 p.m. (“Hearing”) on the Expedited Motion Seeking Authority to Use Cash Collateral, Effective as of the Petition Date (Doc. No. 4) (“Motion”) filed by Plumbing Nerds, LLC, the above-captioned debtor and debtor in possession (“Debtor”). For the reasons stated orally at the Hearing and recorded in open court, which shall constitute the decision of the Court as if fully set forth herein, it is

**ORDERED:**

1. The Motion is GRANTED on an interim basis as set forth herein.
2. Funds Being Held by Third Parties: The Court will deem all funds earned by, but being withheld from, the Debtor by any third-party as cash collateral and property of the Debtor’s bankruptcy estate unless an interested party presents evidence to the contrary at the

Continued Hearing (as defined below). Any party claiming an interest in withheld funds shall immediately release any hold or freeze on the Debtor's funds and attend the Continued Hearing to present evidence why the funds were being withheld. Any third party holding any funds of the Debtor is authorized and directed to immediately release such funds to the Debtor for use consistent with the terms of this Order.

3. Cash Collateral Authorization. Subject to the provisions of this Order, the Debtor is authorized to use Cash Collateral<sup>1</sup> to pay: (a) amounts expressly authorized by this Court, including Subchapter V Trustee interim compensation; (b) current and necessary expenses set forth in the budget attached as Exhibit A ("Budget"), plus (i) an amount not to exceed ten percent for each line item, or (ii) an amount in excess of ten percent of any line item so long as the total of all amounts in excess of all line items for the Budget do not exceed ten percent in the aggregate of the total Budget; and (c) such additional amounts as may be expressly approved in writing by the purportedly secured claimants identified in the Motion (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 use of 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.

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<sup>1</sup> Unless otherwise defined herein, all capitalized terms shall have the meaning ascribed to them in the Motion.

4. Debtor Obligations. The Debtor shall timely perform all obligations of a debtor in possession required by the Bankruptcy Code, Federal Rules of Bankruptcy Procedure (each such rule a “Bankruptcy Rule”), and the orders of the Court.

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

6. Replacement Lien. The Secured Creditors shall have a perfected post-petition lien against the prepetition collateral to the same extent and with the same validity and priority as its alleged prepetition lien, without the need to file or execute any document as may otherwise be required under applicable non-bankruptcy law.

7. Insurance. The Debtor shall maintain insurance coverage for its property in accordance with its obligations under the loan and security documents with the Secured Creditors.

8. Without Prejudice. This Order is without prejudice to: (i) any subsequent request by a party in interest to modify adequate protection or restrictions on use of Cash Collateral; (ii) any other right or remedy which may be available to any creditor; and (iii) any challenges by the Debtor as to the validity, priority, or extent of any lien(s) asserted by any creditor in the above-captioned bankruptcy case.

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

10. Immediate Effect. This Order shall be immediately effective and enforceable upon entry, and the 14-day stay period contemplated in Bankruptcy Rule 6004(h), to the extent applicable, shall not apply.

11. Notice of Default and Cure Period. If the Debtor fails to abide by the terms of this Order, the Secured Creditors shall provide the Debtor written notice of such default. If the Debtor does not thereafter cure the specified default within five business days after receiving such notice of default, the Secured Creditors may file a notice with the Court, and the Court will set a hearing to determine whether to condition or prohibit further use of Cash Collateral.

12. Continued Hearing. The Court shall hold a further hearing on the Motion on June 3, 2026, at 10:00 a.m. (“Continued Hearing”). The Court will conduct the Continued Hearing in person at Courtroom 4-102, United States Courthouse, 2110 First Street, Fort Myers, Florida. Parties are directed to consult Judge Rivera’s Procedures Governing Court Appearances, available at <https://www.flmb.uscourts.gov/judges/rivera/>, regarding policies and procedures for attendance at hearings by video or telephone via Zoom. If you are unable to access the Court’s website, please contact the Courtroom Deputy at 813-301-5195 no later than 3:00 p.m. one business day before the date of the hearing.

13. Further Budgets and Variance Reports. The Debtor shall file a notice of any proposed budget for further use of Cash Collateral two business days prior to the Continued Hearing. Such proposed budget shall include an actual to budget variance for prior uses of Cash Collateral.

Attorney Christian Garrett Haman is directed to serve a copy of this Order on interested parties who do not receive service by CM/ECF and file a proof of service within three days of entry of the order.

# **EXHIBIT A**

Plumbing Nerds LLC  
13-Week Cash Collateral Budget  
May 4, 2026 through August 2, 2026

| Line |                                 | Week 1   | Week 2   | Week 3   | Week 4   | Week 5   | Week 6   | Week 7   | Week 8   | Week 9   | Week 10  | Week 11  | Week 12  | Week 13  | Totals    |
|------|---------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
|      |                                 | 05/04/26 | 05/11/26 | 05/18/26 | 05/25/26 | 06/01/26 | 06/08/26 | 06/15/26 | 06/22/26 | 06/29/26 | 07/06/26 | 07/13/26 | 07/20/26 | 07/27/26 |           |
| 1    | Income                          |          |          |          |          |          |          |          |          |          |          |          |          |          |           |
| 2    | Sales                           | 236,700  | 249,900  | 242,000  | 249,900  | 255,100  | 252,500  | 263,000  | 268,300  | 276,200  | 252,500  | 273,500  | 289,300  | 310,400  | 3,419,300 |
| 3    | Discounts/ Allowances / Returns | (7,400)  | (7,800)  | (7,600)  | (7,800)  | (8,000)  | (7,900)  | (8,200)  | (8,400)  | (8,600)  | (7,900)  | (8,600)  | (9,100)  | (9,700)  | (107,000) |
| 5    | Net Sales                       | 229,300  | 242,100  | 234,400  | 242,100  | 247,100  | 244,600  | 254,800  | 259,900  | 267,600  | 244,600  | 264,900  | 280,200  | 300,700  | 3,312,300 |
| 6    | Cost of Goods Sold              |          |          |          |          |          |          |          |          |          |          |          |          |          |           |
| 7    | Materials                       | 54,400   | 57,500   | 55,700   | 57,500   | 58,700   | 58,100   | 60,500   | 61,700   | 63,500   | 58,100   | 62,900   | 66,500   | 71,400   | 786,500   |
| 8    | Direct Labor Costs              | 56,100   | 59,200   | 57,400   | 59,200   | 60,500   | 59,800   | 62,300   | 63,600   | 65,500   | 59,800   | 64,800   | 68,600   | 73,600   | 810,400   |
| 9    | Subcontractors                  | 4,500    | 4,700    | 4,600    | 4,700    | 4,800    | 4,800    | 4,900    | 5,000    | 5,200    | 4,800    | 5,100    | 5,400    | 5,800    | 64,300    |
| 10   | Permits, Reinspection, licenses | 1,800    | 1,900    | 1,800    | 1,900    | 1,900    | 1,900    | 2,000    | 2,000    | 2,100    | 1,900    | 2,100    | 2,200    | 2,400    | 25,900    |
| 11   | Sales Commission                | 3,900    | 4,100    | 4,000    | 4,100    | 4,200    | 4,200    | 4,300    | 4,400    | 4,600    | 4,200    | 4,500    | 4,800    | 5,100    | 56,400    |
| 12   | Merchant & Financing Fees       | 6,300    | 6,700    | 6,500    | 6,700    | 6,800    | 6,700    | 7,000    | 7,200    | 7,400    | 6,700    | 7,300    | 7,700    | 8,300    | 91,300    |
| 14   | Total Cost of Goods Sold        | 127,000  | 134,100  | 130,000  | 134,100  | 136,900  | 135,500  | 141,000  | 143,900  | 148,300  | 135,500  | 146,700  | 155,200  | 166,600  | 1,834,800 |
| 15   | Gross Profit                    | 102,300  | 108,000  | 104,400  | 108,000  | 110,200  | 109,100  | 113,800  | 116,000  | 119,300  | 109,100  | 118,200  | 125,000  | 134,100  | 1,477,500 |
| 16   | Expenses                        |          |          |          |          |          |          |          |          |          |          |          |          |          |           |
| 17   | Advertising & Marketing         | 19,800   | 19,800   | 19,800   | 19,800   | 19,800   | 19,800   | 19,800   | 19,800   | 19,800   | 19,800   | 19,800   | 19,800   | 19,800   | 257,400   |
| 18   | General & Admin Exp             |          |          |          |          |          |          |          |          |          |          |          |          |          | -         |
| 19   | Bank Service Fees               | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 9,600     |
| 20   | Business licenses & Fees        | 1,100    | 1,100    | 1,100    | 1,100    | 1,100    | 1,100    | 1,100    | 1,100    | 1,100    | 1,100    | 1,100    | 1,100    | 1,100    | 10,400    |
| 21   | Office Supplies                 | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 14,300    |
| 22   | Office Furniture & equipment    | 7,900    | 7,900    | 7,900    | 7,900    | 7,900    | 7,900    | 7,900    | 7,900    | 7,900    | 7,900    | 7,900    | 7,900    | 7,900    | 2,600     |
| 23   | Software & Apps                 | 1,800    | 1,800    | 1,800    | 1,800    | 1,800    | 1,800    | 1,800    | 1,800    | 1,800    | 1,800    | 1,800    | 1,800    | 1,800    | 102,700   |
| 24   | Telephone & Tablet Expense      | 11,800   | 11,800   | 11,800   | 15,000   | 11,800   | 11,800   | 11,800   | 11,800   | 15,000   | 11,800   | 11,800   | 11,800   | 15,000   | 23,400    |
| 26   | Total Admin Exp                 | 26,400   | 31,600   | 26,400   | 26,400   | 26,400   | 31,600   | 26,400   | 31,600   | 26,400   | 31,600   | 26,400   | 31,600   | 31,600   | 163,000   |
| 27   | Insurance Expense               | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 174,000   |
| 28   | Payroll Expenses                | 33,500   | 33,500   | 33,500   | 33,500   | 33,500   | 33,500   | 33,500   | 33,500   | 33,500   | 33,500   | 33,500   | 33,500   | 33,500   | -         |
| 29   | Officer Salaries                | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 37,700    |
| 30   | Salary and Wages - Other        | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 2,900    | 435,500   |
| 31   | Employer Tax Expense            | 1,900    | 1,900    | 1,900    | 1,900    | 1,900    | 1,900    | 1,900    | 1,900    | 1,900    | 1,900    | 1,900    | 1,900    | 1,900    | 37,700    |
| 32   | Employee Benefits               | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 24,700    |
| 33   | Payroll & HR Processing Fees    | 11,600   | 11,600   | 11,600   | 11,600   | 11,600   | 11,600   | 11,600   | 11,600   | 11,600   | 11,600   | 11,600   | 11,600   | 11,600   | 9,100     |
| 34   | Workers Compensation            | 41,900   | 41,900   | 41,900   | 53,500   | 41,900   | 41,900   | 41,900   | 41,900   | 54,900   | 41,900   | 41,900   | 41,900   | 53,500   | 36,200    |
| 36   | Total Payroll Expenses          | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 800      | 580,900   |
| 37   | Recruiting & training           | 8,400    | 16,600   | 8,400    | 8,500    | 8,500    | 17,100   | 8,800    | 9,000    | 8,500    | 17,400   | 9,300    | 9,800    | 8,100    | 10,400    |
| 38   | Vehicle Expense                 | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 200      | 138,400   |
| 39   | Business Taxes                  | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 700      | 2,600     |
| 40   | Professional Fees               | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 67,200    |
| 41   | Rent Expense                    | 300      | 300      | 300      | 300      | 300      | 300      | 300      | 300      | 300      | 300      | 300      | 300      | 300      | 1,300     |
| 42   | Repairs & Maintenance           | 2,800    | 2,800    | 2,800    | 2,800    | 2,800    | 2,800    | 2,800    | 2,800    | 2,800    | 2,800    | 2,800    | 2,800    | 2,800    | 3,900     |
| 43   | Tool & Equipment Expense        | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 100      | 8,400     |
| 44   | Trash Service                   | 600      | 600      | 600      | 600      | 600      | 600      | 600      | 600      | 600      | 600      | 600      | 600      | 600      | 1,300     |
| 45   | Travel Expense                  | 4,500    | 4,500    | 4,500    | 4,500    | 4,500    | 4,500    | 4,500    | 4,500    | 4,500    | 4,500    | 4,500    | 4,500    | 4,500    | 7,800     |
| 46   | Uniforms                        |          |          |          |          |          |          |          |          |          |          |          |          |          | 13,500    |
| 47   | Utilities                       |          |          |          |          |          |          |          |          |          |          |          |          |          |           |
| 49   | Total Expenses                  | 113,900  | 124,500  | 84,700   | 126,500  | 114,000  | 93,400   | 116,700  | 85,300   | 130,700  | 120,100  | 117,200  | 86,100   | 126,100  | 1,439,200 |
| 50   | Net Cash Flow From Operations   | (11,600) | (16,500) | 19,700   | (18,500) | (3,800)  | 15,700   | (2,900)  | 30,700   | (11,400) | (11,000) | 1,000    | 38,900   | 8,000    | 38,300    |
| 52   | Sub Chap V Trustee              |          |          | (1,000)  |          |          |          | (1,000)  |          |          |          | (1,000)  |          |          | (3,000)   |
| 54   | Beginning Cash                  | 134,000  | 122,400  | 105,900  | 124,600  | 106,100  | 102,300  | 118,000  | 114,100  | 144,800  | 133,400  | 122,400  | 122,400  | 161,300  | 134,000   |
| 55   | Ending Cash                     | 122,400  | 105,900  | 124,600  | 106,100  | 102,300  | 118,000  | 114,100  | 144,800  | 133,400  | 122,400  | 122,400  | 161,300  | 169,300  | 169,300   |