UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re:	:	Chapter 11
SUZANNE'S SERENITY MASSAGE P.C.	:	Case No. 26-72104-las
Debtor.	:	

FINAL ORDER (I) AUTHORIZING DEBTOR'S FINAL USE OF CASH COLLATERAL, (II) GRANTING ADEQUATE PROTECTION, (III) MODIFYING THE AUTOMATIC STAY, AND (IV) GRANTING RELATED RELIEF

Upon the motion dated June 16, 2026 [ECF No. 18] (the "Motion")[1] of Suzanne's Serenity Massage P.C. (the "Debtor"), the debtor and debtor-in-possession in the above-captioned case, for entry of an expedited order (i) authorizing the Debtor, pursuant to, *inter alia*, sections 105(a), 361, 362, and 363 of title 11 of the United States Code, 11 U.S.C. § 101, *et seq.* (the "Bankruptcy Code"), Rule 4001 of the Federal Rules of Bankruptcy Procedures (the "Bankruptcy Rules") and Rule 4001-5 of the Local Bankruptcy Rules for the Eastern District of New York (the "Local Rules"), interim use of cash collateral of BHG Financial ("BHG") in accordance with the budget annexed to the Motion as Exhibit "A" and subject to the terms and conditions of an interim order (the "Interim Order"); (ii) providing adequate protection to BHG with respect to any diminution in value of its interests in cash collateral as set forth in the perfected blanket lien on all of the Debtor's assets; (iii) modifying the automatic stay imposed by section 362 of the Bankruptcy Code to the extent necessary to implement and effectuate the terms and provisions of the Interim Order; and (iv) scheduling a final hearing on the Motion; and upon consideration of the Motion; and due and proper notice of the Motion having been given as set forth in the Motion; and the matter having come on to be heard by the Court on June 25, 2026; and the Debtor having appeared by and through its attorneys, BFSNG Law Group, LLP (Mark Cohen, Esq. appearing) and the United States Trustee having appeared (William Birmingham, Esq. appearing); Salvatore LaMonica, Esq., the Sub-V Trustee, having appeared; and this Court having found and determined that the relief

[1] Capitalized terms used but not defined herein shall have the meaning given to such terms in the Motion.

requested in the Motion is in the best interest of the Debtor's estate, its creditors and other parties in interest; and the Court having entered the Interim Order approving the use of cash collateral [ECF No. 26] and scheduling a hearing on the final use of cash collateral for July 16, 2025 (the "Hearing"), at which Mark Cohen, Esq. of BFSNG Law Group, LLP appeared on behalf of the Debtor, and William Birmingham, Esq. appeared on behalf of the United States Trustee; and the Court having found and determined that the legal and factual basis set forth in the Motion established just cause for the relief granted herein; and the Court having "So Ordered" the record authorizing the Debtor's use of cash collateral, and based upon the record made at the Hearing; and after due deliberation and sufficient cause appearing therefor:

IT IS HEREBY ORDERED that:

1. The Debtor is authorized on a final basis to use the cash collateral of BHG in accordance with the budget attached hereto as Exhibit "A" (the "Budget"), provided that the Debtor shall not be permitted to exceed individual line item disbursement amounts in the Budget by more than 5% of such stated amount.

2. The Debtor shall pay as and for adequate protection of BHG $500.00 per month.

3. BHG is hereby granted, solely to the extent of any diminution in value of its interests in the Debtor's property (including cash collateral), valid, binding, enforceable and perfected continuing security interests in and liens on all assets and property of the Debtor of the same type and nature that existed as of the Petition Date with the same validity (or invalidity) and priority as existed as of the Petition Date, including the proceeds thereof (the "Replacement Liens") and for the avoidance of doubt, the Replacement Liens do not include any causes of action arising under Chapter 5 of the Bankruptcy Code or the proceeds thereof.

4. Notwithstanding anything to the contrary, nothing herein shall be construed as a waiver or release of any of BHG's rights, remedies, claims or defenses under the Bankruptcy Code, applicable law, and agreement, or otherwise. The Debtor and BHG expressly reserve all rights, including without limitation, the right to seek different or additional adequate protection, the right to object to the motion before entry of any final order, the right to seek discovery, and the right to

present evidence at any final hearing on the Motion and the Debtor's rights to challenge the validity of the lien or the underlying transactions.

5. Carveout. Subject to the terms and conditions contained in this Paragraph 5, the Prepetition Liens and Replacement Liens are all subordinate to the following (collectively, the "Carveout"), notwithstanding any provision to the contrary herein:

(a) any quarterly or other fees payable to the U.S. Trustee pursuant to, *inter alia*, 28 U.S.C. §1930(a) or interest, if any, pursuant to 31 U.S.C. §3717;

(b) any costs and fees of a chapter 7 trustee, should one be appointed if this Chapter 11 case is converted to one under chapter 7 of the Bankruptcy Code in an amount not to exceed $10,000.00.

6. The automatic stay imposed under 362(a) of the Bankruptcy Code shall be modified to the extent necessary to permit the Debtor or BHG to perform the transactions and take all actions contemplated or permitted by this Final Order, without limitations, to allow the Debtor to fulfill its obligations set forth above.

7. Immediate Effect. The terms and conditions of this Final Order shall be immediately enforceable notwithstanding Bankruptcy Rule 6004(h).

8. The Debtor shall serve this Final Order by (i) email, if email address is known, and (ii) first class mail, postage prepaid, to the Debtor's twenty (20) largest unsecured creditors, all persons claiming an interest in the Debtor's cash collateral, the Office of the United States Trustee, and all persons having filed a Notice of Appearance in this case.

9. The Court shall retain jurisdiction with respect to all matters arising from or related to the implementation, interpretation, or enforcement of this Final Order.

Dated: July 28, 2026
Central Islip, New York

Louis A. Scarcella
United States Bankruptcy Judge