SO ORDERED.

SIGNED this 26 day of March, 2026.

David M. Warren
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
GREENVILLE DIVISION

In the Matter of:
URGENT CARE DOWN EAST, INC.
Debtor

Chapter 11
Case No.: 25-05002-5-DMW

FOURTH INTERIM CONSENT ORDER GRANTING AUTHORITY TO USE CASH COLLATERAL PURSUANT TO 11 U.S.C. § 363

This matter having come before the court on the Motion to allow Debtor's use of cash collateral and, based on a review of the record, the court makes the following findings of fact and conclusions of law:

The court finds that: (i) it has jurisdiction over the Debtor and subject matter of this proceeding pursuant to 28 U.S.C. §§ 1334, 151 and 157, and the General Order of Reference entered by the United States District Court for the Eastern District of North Carolina on August 3, 1984; (ii) this is a core proceeding pursuant to 28 U.S.C. § 157(b)(2); and (iii) venue of this case and the Motion are proper in this district pursuant to 28 U.S.C. §§ 1408 and 1409.

It appears to the court that Debtor's use of cash collateral subject to the terms and conditions set forth below is reasonable and appropriate, in the best interests of the bankruptcy estate and all creditors, and should be approved on an interim basis, and for good and sufficient reasons appearing the court makes the following findings, conclusions and orders:

1. On December 16, 2025 (the "Petition Date"), Debtor filed a Voluntary Petition for relief pursuant to the provisions of Chapter 11, Subchapter V of the United States Bankruptcy Code. [D.E. 1].

2. On December 22, 2025, the Court entered an Order allowing Debtor's use of cash collateral. [D.E. 21] .

3. On February 5, 2026, the Court entered a Second Interim Order allowing Debtor's use of cash collateral. [D.E. 53].

4. On March 3, 2026, the Court entered a Third Interim Order allowing Debtor's use of cash collateral. [D.E. 60].

5. Debtor is engaged in the business of operating two urgent care facilities in eastern North Carolina.

6. Debtor's income is solely derived from the businesses. In order to maintain existing operations, Debtor expects it will be required to incur certain operating expenses, including but not limited to, insurance, utilities, and payroll. Attached as **Exhibit A** is a 30-day budget (collectively the "Budget").

7. "Cash collateral" is defined by the Bankruptcy Code as "cash, negotiable instruments, documents of title, securities, deposit accounts, or other cash equivalents whenever acquired in which the estate and an entity other than the estate have an interest…." *See* 11 U.S.C. § 363(a).

8. Debtor acknowledges that certain creditors may have a lien on cash collateral in accordance with 11 U.S.C. §§ 361 and 363. On information and belief of the Debtor, those creditors include, but may not be limited to, the following:

a. First National Bank of Pennsylvania which filed a UCC-1 on October 8, 2019 known as 20190108002E and a continuation statement on May 13, 2024 known as 20240058126A; and

b. United States Small Business Administration which filed a UCC-1 on June 28, 2020 known as 20200090287A and a continuation statement on June 9, 2025 known as 20250081006F.

9. Certain of the collateral which may be encumbered by the security interests of creditors may constitute cash collateral of the Debtor, including funds on hand as of the Petition Date and funds that were paid to Debtor through the operation of its business.

10. Section 363(c)(2) of the Bankruptcy Code governs the court's approval of the use of cash collateral and provides that a debtor "may not use, sell, or lease cash collateral . . . unless (A) each entity that has an interest in such cash collateral consents; or (B) the court, after notice and a hearing, authorizes such use, sale, or lease in accordance with the provisions of this section." 11 U.S.C. § 362(c)(2). Section 363 further provides that upon request of an entity that has an

interest in property to be used by a debtor, the court shall prohibit or condition such use as is necessary to provide adequate protection of such interest. *See* 11 U.S.C. § 363(e).

11. Through the Motion, Debtor requests authority to use the funds that were on hand and as of the Petition Date, and post-petition funds paid to Debtor in the course of running the business, which constitute all or part of the collateral of creditors, for payment of Debtor's ongoing operating expenses and administrative claims incurred during the pendency of this case.

12. The use of these funds is necessary for Debtor's reorganization.

13. If authorized to continue the use of cash collateral, Debtor will continue to maintain separate debtor-in-possession bank accounts where it will deposit all proceeds from the business activities.

14. The failure to obtain authority to use cash collateral will be detrimental to Debtor and its creditors, both secured and unsecured. Debtor represents that a reorganization and continuation of its business will generate the greatest source of funds for creditors, including those named herein, and require immediate access to the cash collateral proceeds to continue operations without disruption.

Based upon the foregoing, the court concludes that use of cash collateral is necessary and that an Order granting interim relief, followed by a further hearing upon due notice, would not prejudice the rights of creditors, and for good and sufficient reasons appearing it is hereby ORDERED as follows:

1. Debtor may use cash collateral, unless otherwise prohibited by the Court, on an interim basis for business expenses in the ordinary course of Debtor's business as set forth in the budget which is attached hereto as Exhibit "A" subject to a ten percent line item variance;

2. Notwithstanding 11 U.S.C. § 552, creditors' liens on the collateral securing the indebtedness owed to creditors shall extend to Debtor's post-petition assets to the same extent and in the same priority as existed pre-petition; provided, that nothing in this Order shall be deemed to grant creditors a post-petition lien on the types of assets, if any, in which creditors did not possess a valid, perfected, enforceable, and otherwise non-avoidable pre-petition lien(s). The post-petition liens and security interests provided for herein shall survive the term of this Order to the extent that the pre-petition liens were valid, perfected, enforceable, and non-avoidable as of the Petition Date. Debtor does not waive, and expressly reserves for itself and the bankruptcy estate (including other creditorsp), the right to challenge the validity and priority of the pre-petition liens of

creditors and, derivatively, the post-petition liens provided for hereunder;

3. This Order shall remain in full force and effect until entry of an order by the court terminating this Order for cause, including but not limited to breach of its terms and conditions;

4. If any or all of the provisions of this Order are hereafter modified, vacated or stayed by any subsequent order of this court or any other court, such stay, modification or vacation shall not affect the validity or enforceability of any security interest, lien or priority authorized or created hereby prior to the effective date of such modification, stay, vacation or final order to the extent that said security interest, lien or priority is valid, perfected, enforceable and otherwise non-avoidable as of the Petition Date. The validity and enforceability of all security interests, liens and priorities authorized or created in this Order shall survive the conversion of this case to a proceeding under Chapter 7 of the Bankruptcy Code or the dismissal of this proceeding. This Order shall be binding upon and inure to the benefit of Debtor. This binding effect is an integral part of this Order;

5. Counsel for Debtor shall serve notice of this Order within five (5) days on all parties entitled to receive the same and file a certificate of such service with the clerk of this court pursuant to Fed. R. Bankr. P. 1007 and 4001; and

6. A return hearing on this matter shall be held on April 22, 2026 at 1:00 p.m. at the United States Bankruptcy Court located at 300 Fayetteville Street, 3rd Floor Courtroom, Raleigh, North Carolina.

WE CONSENT:

s/ George Mason Oliver
George Mason Oliver
Attorney for Debtor

s/ Stephanie E. Goodbar
Stephanie E. Goodbar
Attorney for First National Bank of Pennsylvania

s/ Benjamin J. Higgins
Benjamin J. Higgins
Attorney for Internal Revenue Service

END OF DOCUMENT

EXHIBIT A

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
GREENVILLE DIVISION

In the Matter of:
URGENT CARE DOWN EAST, INC.,
Debtor.

Chapter 11
Case No.: 25-05002-5-DMW

30-DAY PROJECTED BUDGET

BEGINNING BALANCE:	**$52,270.51**
RECEIPTS	
Sales	$300,000.00
Collection on post-petition A/R	
Collection on prepetition A/R	
Other Income (describe on attachment)	0.00
TOTAL RECEIPTS:	**$300,000.00**
DISBURSEMENTS	
Payroll	$175,000.00
Repairs & Maintenance	$2,000.00
Insurance	$25,500.00
Rent/Lease	$13,000.00
Medical Supplies	$3,000.00
Office Supplies	$3,000.00
General Administrative Expenses	$4,000.00
Postage and Shipping	$350.00
Automotive/Meals/Entertainment	$600.00
Capital Expenses	$1,000.00
Katy Labarbera, CPA	$1,675.00
Advertising and Marketing	$2,000.00
Utilities	$3,000.00
Janitorial/Sub Contractors	$3,000.00
Internet	$875.00
Experity & Software Subscriptions	$12,000.00
Bank Charges and Fees	$3,000.00
Patient Refunds	$200.00
Administrative Escrow	$5,000.00
FNB adequate protection payment	$10,000.00
SBA	$731.00

TOTAL EXPENSES:	**$268,931.00**
PROJECTED CASH BALANCE:	**$83,339.51**