UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Order Filed on May 21, 2026
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

WHERE FAMILIES THRIVE, INC.,

Debtor.

Case No.: 26-15195(JNP)

Judge: Jerrold N. Poslusny

Chapter: 11

Hearing Date: May 15, 2026 @ 10:00 a.m.

INTERIM ORDER AUTHORIZING USE OF CASH COLLATERAL

The relief set forth on the following pages, numbered (2) through (8), is hereby ORDERED.

DATED: May 21, 2026

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

THIS MATTER having come before the Court upon the Motion of Where Families Thrive, Inc. ("Debtor") for the entry of an Interim Order for authority to use cash collateral pursuant to Bankruptcy Rule 4001(b) and 11 U.S.C. § 363(c)(2)(B) (the "Motion"); and it appearing that the Court has jurisdiction over the Motion pursuant to 28 U.S.C. §§ 157 and 1334; and venue being proper in this district pursuant to 28 U.S.C. §§ 1408 and 1409; and this matter being a core proceeding pursuant to 28 U.S.C. § 157(b)(2); and this Court having determined that the legal and factual bases set forth in the Motion and at the hearing thereon establish just cause for the relief granted herein; and it appearing that adequate notice has been given and that no other or further notice is required; and upon the record herein following an initial hearing; and after due deliberation thereon, and good and sufficient cause appearing for the entry of the within Interim Order, it is hereby found:

1. Notice and Hearing. Notice of the Motion pursuant to D.N.J. LBR 9013 and Fed. R. Bankr. P. 9006(b) for the hearing on Debtor's use of cash collateral has been served in accordance with 11 U.S.C. § 102(l) and Fed. R. Bankr. P. 4001(b), which notice is appropriate under the circumstances and is sufficient for all purposes under the Bankruptcy Code and the applicable Bankruptcy Rules with respect to the relief requested.

2. Chapter 11 Filed. Debtor filed its petition under Chapter 11 of the Bankruptcy Code on May 7, 2026 (the "Petition Date") and is presently operating as a debtor-in-possession in accordance with 11 U.S.C. §§ 1107(a) and 1108.

3. Pre-Petition Debt. Citizens Bank, N.A. (the "Bank) has, and the Debtor has acknowledged and agreed that the Bank has, as of the Petition Date, a valid, perfected and secured lien and security interest in all of Debtor's assets including, but not limited to, accounts and

accounts receivable (the "Assets"), securing Bank's indebtedness in the current outstanding balance of approximately $148,600 as of the Petition Date, as well as accrued interest, fees and costs, which indebtedness is not subject to defense, offset or counterclaim of any kind or nature and that said debt is an allowed, fully secured claim in an amount to be subsequently determined by Order of this Court under Sections 506(a) and 502 of the Bankruptcy Code. Said determination shall be binding on the Debtor-in-Possession. However, an Official Committee of Unsecured Creditors (the "Committee"), appointed under § 1102 of the Bankruptcy Code, shall have a minimum of 60 days (or such longer period as the Committee may obtain for cause shown before the expiration of such period) from the date of the order approving the appointment of counsel to the Committee to investigate the facts and bring any appropriate proceedings as representative of the estate; and any party in interest shall have a minimum of 75 days (or a longer period for cause shown before the expiration of such period) from the entry of the final cash collateral order to investigate the facts and file a motion seeking authority to bring any appropriate proceedings as representative of the estate;

4. Cash Collateral. "Cash Collateral" is defined by 11 U.S.C. § 363(a) and includes cash, negotiable instruments, deposit accounts and/or other cash equivalents, as more particularly defined in said subsection of the Bankruptcy Code, as well as post-petition accounts and "proceeds", as that term is described in UCC Section 9-306.

5. Necessity and Best Interest. Debtor does not have sufficient unencumbered cash or other assets with which to continue to operate in Chapter 11. Debtor requires immediate authority to use cash collateral as defined herein in order to continue its business operations without interruption and facilitate formulating an effective plan of reorganization. Debtor's use of cash

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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 on use of cash collateral. The amount of cash collateral authorized to be used pending a final hearing or entry of a final order is not to exceed the amount set forth in Debtor's Budget annexed to the Motion as Exhibit "A" through the date of the final hearing scheduled herein, with a twenty-percent (20%) cushion allowed to Debtor over and above such budgeted amounts.

6. Purposes. Debtor is authorized to use cash collateral on an interim basis to meet its ordinary cash needs (and for such other purposes as may be approved in writing by Bank for the payment of Debtor's actual expenses necessary to (a) maintain and preserve its assets, and (b) continue operation of its business, including payroll and payroll taxes, insurance expenses and monthly payments to Bank as required under the promissory note and as reflected in the Cash Collateral Budget, as well as statutory fees pursuant to 28 U.S.C. §1930(a)(6).

The Court having determined there is a reasonable likelihood that Debtor will prevail upon the merits at the final hearing of the Motion as required by 11 U.S.C. § 363(c)(3), and for good cause shown,

IT IS ORDERED AND ADJUDGED as follows:

1. Use of Cash Collateral. Debtor is authorized to continue to use cash collateral pursuant to its Budget annexed to the Motion and incorporated herein as Exhibit "A," on an interim basis, *nunc pro tunc* to the Petition Date, with a twenty percent (20%) cushion allowed to Debtor over and above said amount, through July 30, 2026 the following purposes (to the extent Applicable):

a. to maintain and preserve its assets;

b. to continue operation of its business, including but not limited to payroll, payroll taxes, employee expenses, insurance costs, any quarterly fees owed to the U.S. Trustee commencing with the second quarter of 2026 and any required monthly payments to Bank; and

c. to purchase replacement supplies, etc. as required to operate.

2. Adequate Protection. As adequate protection for use of the cash collateral, Bank is GRANTED:

a. Replacement Lien. A replacement perfected security interest under 11 U.S.C. § 361(2) to the extent that Bank's cash collateral lien is validated pursuant to further proceedings and is used by Debtor, to the extent and with the same priority in all of Debtor's post-petition collateral, and proceeds thereof, that Bank held in Debtor's pre-petition Property, subject to payments due under 28 U.S.C. § 1930(a)(6).

b. Statutory Rights Under Section 507(b). To the extent the adequate protection provided for hereby proves insufficient to protect Bank's interest in and to the cash collateral, Bank shall have a super priority administrative expense claim, pursuant to 11 U.S.C. § 507(b), senior to any and all claims against Debtor under 11 U.S.C. § 507(a), whether in this proceeding or in any superseding proceeding, subject to payments due under 28 U.S.C. § 1930(a)(6). Excluded from this super-priority administrative claim are any causes of action arising under Chapter 5 of the Bankruptcy Code.

c. Periodic Accounting. Commencing fifteen (15) days after the entry of this Interim Order at the request of Bank, Debtor shall provide monthly periodic accountings to Bank setting forth the cash receipts and disbursements made by Debtor under this Interim Order. In addition, Debtor shall provide the Bank all other reports required by the pre-petition loan documents and any other reports reasonably required by Bank, as well as copies of Debtor's monthly United States Trustee Operating Reports. Upon appointment of a Creditor's Committee (if so appointed), Debtor shall submit a copy of the monthly U.S. Trustee Operating Reports to counsel to said Committee if counsel has been appointed, and until counsel is retained, to the Chairman of said Committee.

d. Finvest LLC and Capitalize Group LLC shall be entitled to the same adequate protection as set forth in paragraphs 2.a, b, and c above, subject to the limitations set forth therein. For purposes of clarity, and subject to the entry of an Order providing otherwise, Finvest LLC and Capitalize Group LLC shall not receive any monthly adequate protection payments under this Order.

e. Required Protection Payments. Beginning July 15, 2025, Debtor is required to continue to make monthly adequate protection payments to Bank in the amount of $1,439.56 for the duration of this Interim Order.

f. Default Hearing. In the event Debtor defaults or violates this Interim Order, Bank is entitled to request a hearing within fourteen (14) days (or if immediate and irreparable injury, loss or damage may occur, an emergency hearing within 48 hours).

3. Bank's Rights of Inspection and Audit. Upon reasonable notice by Bank, Debtor shall permit Bank and any of its agents reasonable and free access to Debtor's records and place of business during normal business hours (provided such access does not interfere with the Debtor's ability to conduct its business) to verify the existence, condition and location of collateral in which the Lender holds a security interest and to audit Debtor's cash receipts and disbursements.

4. Interlocutory Order and No Modification of Creditor's Adequate Protection. This is an interlocutory order. Nothing contained herein shall be deemed or construed to (a) limit the Bank, Finvest LLC and Capitalize Group LLC to the relief granted herein; (b) bar Bank, Finvest LLC or Capitalize Group LLC from seeking other and further relief (including without limitation relief from the terms of this Interim Order) for cause shown on appropriate notice to Debtor and other parties-in-interest entitled to notice of same; or (c) require Bank, Finvest LLC or Capitalize Group LLC to make any further loans or advances to Debtor. This Interim Order may be modified for cause shown by Debtor, Bank, Finvest LLC or Capitalize Group LLC or any other party-in-interest on due notice. No such modification, however, shall deprive Bank, Finvest LLC or Capitalize Group LLC of its interest in Debtor's property (pre petition and post-petition).

5. This Interim Order shall not be deemed a ruling on Bank's Answer/Opposition to Debtor's Motion (if any) to the extent said opposition asserts that the Debtor's revenues are not property of the Debtor's estate and, as such, does not constitute cash collateral. The Bank's right to assert this argument is specifically preserved and may be asserted at the time of the Final Hearing on the Motion as set forth in paragraph 6 herein below.

FINAL HEARING ORDER

6. Any creditor or other interested party having any objection to this Interim Order shall file with the Clerk of this Court and serve upon Debtor's counsel on or before the 9th day of July, 2026 a written objection, and shall appear to prosecute said objection at a Final Hearing to be held on the 16th of July, 2026 in Courtroom # 4C of the United States Bankruptcy Court, Camden, New Jersey. In the event no objections are filed or are not advanced at such hearing, this

Interim Order may continue in full force and effect and may be deemed a Final Order without further notice or hearing in accordance with Fed. R. Bankr. P. 4001(d)(3).

NOTICE OF ORDER

7. Debtor shall serve a copy of this Interim Order and Notice by first class mail within two (2) business days from the date hereof, on (i) the Office of the United States Trustee; (ii) Bank and/or counsel for Bank; (iii) the sub chapter v trustee; (iv) any Official Committees appointed in this case; and (v) to the extent no Official Committee have been appointed in this case, to the top 20 unsecured creditors. The Debtor shall promptly file with the Clerk a Certificate of Service of said mailing.