

**U.S. BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO**

**COASTAL MENTAL HEALTH  
CENTER, INC.**

**CASE NO. 6:18-bk-02161 CCJ**

**Debtor**

**Chapter 11**

**EMERGENCY MOTION FOR TURNOVER OF BANK ACCOUNTS AND  
THE USE OF CASH COLLATERAL AND GRANTING ADEQUATE  
PROTECTION**

**Statement of Exigent  
Circumstances**

The Debtor seeks to continue to operate its business, to preserve the value of the business, to preserve the estate and to facilitate a successful reorganization or other disposition. Without the immediate authorization to use cash collateral, the Debtor will not be able to meet current obligations or acquire goods and services necessary for their day-to-day operations. The Debtor believes that a hearing on this Motion is needed by Friday April 20, 2018 in order for them to continue to operate the business for this purpose. Direct, immediate, and substantial harm will occur to the interest of an entity in property, to the bankruptcy estate, and to the debtor's ability to reorganize if the parties are not able to obtain an immediate resolution of any dispute.

Coastal Mental Health Center, In. (the "Debtor"), by and through undersigned counsel, pursuant to §§ 361, 362 and 363, and 542 or 543 and Fed. R. Bankr. P. 4001(b) and 9014, and Local Rule 9004-2(e), files this *Debtors' Motion, Pursuant to 11 U.S.C. §§ 361, 362 and 363, and 542 or 543 and Fed. R. Bankr. Pr. Rules 4001(b) and 9014, and Local Rules, For the Entry of an Interim and Final Order for Turnover of Bank Accounts, Authorizing the Use of Cash Collateral and Granting Adequate Protection* (the "Motion") seeking entry of an order authorizing the use of cash, including cash collateral in which ( the "Lender") may claim an interest, and the granting of adequate protection. In support of this Motion, the Debtor relies upon the *budget* filed as Exhibit A hereto, and respectfully represents as follows:

## **I. Jurisdiction**

1. This Court has jurisdiction over this case pursuant to 28 U.S.C. §§ 157 and 1334. This is a core proceeding pursuant to 28 U.S.C. § 157(b)(2)(A). Venue is proper in this District pursuant to 28 U.S.C. § 1408.

## **II. Background**

2. On 4/16/18 (the "Petition Date"), the Debtor filed its voluntary petition for relief under Chapter 11, title 11, United States Code, 11 U.S.C. §§ 101-1532 (the "Bankruptcy Code").

3. The Debtor is operating its non profit business and managing its affairs as debtor in possession, U.S.C. §§ 1107(a) and 1108. Debtor owns 8 outpatient mental health facilities. No trustee, or examiner or committee has been appointed in this Chapter 11 case.

The Debtor believes that the value of the estate can be best realized through an orderly reorganization and disposition and through its immediate retention of possession of the property for management purposes.

The Lenders are eight lenders of one type which caused the bank account freeze: GTR Source LLC \$55,000.00; In Advance Capital LLC \$40,000.00; Kings Cash Group \$75,000.00; Pearl Capital \$69,000.00; Queen Funding LLC \$40,000.00; SPG Advance LLC \$37,475.00; Strategic Funding \$200,000.00; Yes Funding Services, LLC \$60,000.00, all discount accounts receivables and merchant cash advances, totaling \$576,475, some or all of which seized or froze Debtor's bank accounts Tuesday April 10, 2018. Much of the debt is unusually high interest in the 35% to 50% category. The budgets attached as exhibit A, evidence details of income and necessary expenses.

Bank account frozen is JP Morgan Chase Bank, NA Heathrow Branch 837 Village Oak Lane Lake Mary, FL 32746.

Other Lenders are normal line of credit facilities: Financing Solutions \$100,000 and Blue Vine Capital \$35,000.

### **III Requested Relief and Basis Therefor**

4. By this Motion, the Debtor seeks the entry of an interim Order (the "Interim Order") authorizing, use of "Cash Collateral" (as that term is defined in Section 363(a) of the Bankruptcy Code, 11 U.S.C. §§ 101-1532 (the "Bankruptcy Code")). The filing of this Motion does not constitute an admission by the Debtors' that any of the Lenders hold valid liens on the Debtors' cash. The Debtors reserve the right to contest the validity, priority and extent of each Lenders' liens as well as the amount of each of the Lenders' claims. Counsel for Debtor has spoken with Counsel with Lender and attempted to agree to this motion, but Lender wants to retain a receiver who had not yet taken possession of the property.

5. An immediate and critical need exists for the Debtors to be permitted access to Cash Collateral to continue to operate. Therefore, the Debtor seeks an preliminary hearing (the "Preliminary Hearing") in accordance with Rule 4001(b)(2) of the Federal Rules of Bankruptcy Procedures (the "Bankruptcy Rules"). At the Preliminary Hearing, the Debtors will seek entry of an Interim Order. , in compliance with the budget attached hereto as **Composite Exhibit A** (the "Budget") and in order to, *inter alia*, pay direct operating expenses, to preserve the value of their assets so as to avoid immediate and irreparable harm to their estates, and to afford the Debtors adequate time to negotiate and seek approval for additional cash collateral use, subject to and within the limits imposed by the mutually agreed upon Budget.

6. By this Motion, the Debtor further seeks a final hearing (the "Final Hearing") on this Motion, to be held no less than fifteen (15) days from service of a notice of hearing on such Final Hearing, in accordance with Bankruptcy Rule 4001(b)(2) and (3).

7. The following lenders may assert an interest in cash collateral: Lenders.

8. To the extent that non-bankruptcy law provides that a creditor must be able to identify cash proceeds in order to maintain an interest in them, see U.C.C. § 9-306(2), which provides in part that a "security interest continues in *identifiable* proceeds including collections received by the debtor" (emphasis added), the Debtors reserve the right to contest whether the commingled cash constitutes cash collateral under § 363(a) of the Bankruptcy Code.

9. Debtor will use those proceeds to fund their post-petition operations in the ordinary course of business for those purposes and in those amounts set forth in the Budget.

10. Composite Exhibit A shows a 14 day budget, pre petition uncleared expenses, a 30 day budget, payroll for April 20 and contractor payroll.

11. Use of cash collateral is essential for the ongoing operation of the business and in the best interest of creditors and the Estate.

12. As adequate protection for use of cash collateral Debtors propose to pay interest to Lenders at a reasonable interest rate.

13. As adequate protection for the use of Cash Collateral the Debtors propose to grant the Lenders replacement liens on all post-petition property that is of the same nature and type of each Lenders' pre-petition collateral, and cash payments: monthly payments at a reasonable interest rate.

14. Entry of the Interim Order will minimize disruption of the Debtors' business and permit the Debtors to meet payroll and other operating expenses and maintain vendor support. The use of Cash Collateral sought herein is vital to avoid immediate and irreparable harm to the Debtors' estate.

15. Absent turnover and the use of the Cash Collateral, the Debtors' estates would not have the necessary funds to satisfy their obligations. Allowing the use of the Cash Collateral, therefore, is in the best interests of the Debtors' estate and creditors.

16. The terms of the proposed use of the Cash Collateral and adequate protection arrangements are fair and reasonable under the circumstances and reflect the Debtors' exercise of prudent business judgment.

17. The Debtors believe that the relief sought in this Motion is in the best interests of the Debtors, their estates and creditors, and that the entry of the Interim Order will, *inter alia*, allow for the continued operation of the Debtors' existing business for the purposes set forth above.

18. Upon entry of the Interim Order, the Debtors will serve a copy of the Interim Order on those parties identified on the parties interested and any other entities that the Court may direct.

**WHEREFORE**, the Debtor respectfully request that the Court: (i) Grant this Motion; (ii) enter the Interim Order in the form attached hereto as **Exhibit B**; (iii) schedule a final hearing on this Motion; and (iv) grant such other and further relief as the Court deems just and proper.

### **Certificate Of Service**

**I hereby certify** that a true and correct copy of the foregoing was served upon all parties as indicated below, unless said party is a registered CM/ECF participant who has consented to electronic notice, and the notice of electronic filing indicates that notice was electronically mailed to said party and by email on Lenders counsel.

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Fla. Bar No. 197483

14 Day Budget  
CMHC  
4/16/2018

Cash in the bank as of 4/16/18	90,000.00
Deposits 4/17/18 to 5/01/18	<u>190,000.00</u>
Total Cash 4/16/18 to 5/01/18	<u><u>280,000.00</u></u>

Pre Petition Expenses	55,781.25
Current Payroll Employees includes payroll taxes	50,000.00
Current Contractor Payments	106,910.00
Rents	30,858.00
Copiers	<u>16,000.00</u>
Total payments thru 5/01/18	<u><u>259,549.25</u></u>

Net cash on hand 5/01/18	<u><u>20,450.75</u></u>
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## Pre Petition Expenses

CMHC

4/16/2018

Melissa Sanchez	100.00
Christine Grissom	13,530.00
Claudine Martinez	1,272.50
Cynthia Marie Allen Van Schoik	576.00
Joseph Gravil	1,890.00
Janniamen LLC	9,350.00
Kimberly Belk	953.75
Joseph Gravil	836.25
Maria E. Masferrer	12,100.00
Noel M White	637.50
Jason McElhinny	2,000.00
Total:	<u>43,246.00</u>



## CMHC

## 30 day 4-17-18 to 5-16-18 Budget

	30 Days
<b>Income</b>	
4900 Service Revenue	400,000.00
<b>Total Income</b>	<b>\$ 400,000.00</b>
<b>Expenses</b>	
6000 Operations Expense	80.00
6010 Books, Subscriptions, Reference	85.00
6020 Postage, Mailings Service	300.00
6030 Printing and Copying	110.00
6040 Supplies	230.00
6050 Telephone, Telecommunications	275.00
6051 Vocalcity	1,450.00
6052 Ring Central	70.00
6053 Cell Phones	430.00
6055 Internet Expense	1,450.00
<b>Total 6050 Telephone, Telecommunications</b>	<b>\$ 3,675.00</b>
6054 EHR Software	0.00
6060 Billing Expense	1,300.00
<b>Total 6000 Operations Expense</b>	<b>\$ 5,780.00</b>
6080 Facilities and Equipment	4,015.00
6081 Janitorial Expense	200.00
6081.1 Office Cleaning Expense	565.00
<b>Total 6081 Janitorial Expense</b>	<b>\$ 765.00</b>
6082 Copiers Lease	23,000.00
6083 Computers and supplies	0.00
6084 Moving Expense	0.00
6300 Repairs	0.00
<b>Total 6080 Facilities and Equipment</b>	<b>\$ 27,780.00</b>
6090 Contract Expense	0.00
6093 Therapist and Doctors	180,000.00
<b>Total 6090 Contract Expense</b>	<b>\$ 180,000.00</b>
6100 Business Expenses	
6120 Business Registration Fees	200.00
6135 Licenses and Permits	0.00
<b>Total 6100 Business Expenses</b>	<b>\$ 200.00</b>
6110 Automobile Expense	0.00
6111 Auto Leases	4,670.00
6112 Gasoline Expense	250.00
<b>Total 6110 Automobile Expense</b>	<b>\$ 4,920.00</b>
6180 Insurance	376.00
6181 Malpractice Insurance	0.00
6182 Employee Benefits	0.00
<b>Total 6180 Insurance</b>	<b>\$ 376.00</b>

6200 Bank Charges		100.00
6240 Miscellaneous		1,500.00
6271 Legal Fees		0.00
6272 Recruitment Fee		0.00
6290 Rent		0.00
6290.1 Palm Bay Rent		3,559.00
6290.2 Daytona Beach		3,569.00
6290.3 Orange City		3,713.00
6290.4 Palm Coast		0.00
6290.5 Rockledge		2,410.00
6290.6 Orlando		3,511.00
6290.7 Leesburg Rent		2,816.00
6290.8 Kissimmee		3,435.00
6290.9 Corporate Office		4,927.00
6290.92 Sanford		2,918.00
Total 6290 Rent	\$	<b>30,858.00</b>
6290.23 Rent or Lease of Buildings S&B		1,070.00
6291 Utilities		1,890.00
6380 Travel		0.00
6382 Conferences and Meetings		100.00
Total 6380 Travel	\$	<b>100.00</b>
6600 Other Expense		60.00
6620 Membership and Dues		0.00
Total 6600 Other Expense	\$	<b>60.00</b>
6700 Interest Expense		0.00
Payroll Expenses		
Taxes		22,000.00
Wages		90,000.00
Total Payroll Expenses	\$	<b>112,000.00</b>
Reimbursements		1,875.00
Unapplied Cash Bill Payment Expense		0.00
Uncategorized Expense		55.00
Total Expenses	\$	<b>368,564.00</b>
Net Gain (Loss) Month		<b>31,436.00</b>

**COASTAL MENTAL HEALTH CENTER, INC****Payroll Summary****Apr 20, 2018**

Check	Dat	Name	Net Amou	Total Hour	Taxes Witl	Total Dedu	Total Pay	Employer
04/20/2018		Arcaro, Cassandra	\$746.66	76.50	\$152.22	\$0.00	\$898.88	\$117.30
04/20/2018		Arissa, Mirna	\$1,047.13	80.00	\$151.42	\$1.45	\$1,200.00	\$91.80
04/20/2018		Ballard, Gina M.	\$2,224.10	80.00	\$739.36	\$0.00	\$2,963.46	\$226.71
04/20/2018		Blanco, Merly E.	\$935.99	80.00	\$140.66	\$0.00	\$1,076.65	\$109.62
04/20/2018		Christian, Natachia	\$813.96	80.00	\$67.42	\$0.00	\$881.38	\$115.02
04/20/2018		Colon, Melissa Cruz	\$625.48	67.00	\$78.02	\$0.00	\$703.50	\$91.81
04/20/2018		Baez, Camille	\$1,047.13	80.00	\$151.42	\$1.45	\$1,200.00	\$91.80
04/20/2018		Dowdy, Tina A.	\$1,065.05	70.25	\$182.31	\$0.00	\$1,247.36	\$95.39
04/20/2018		Estrella, Sonia	\$900.41	78.00	\$74.59	\$0.00	\$975.00	\$99.91
04/20/2018		Gephardt, Cristina Hamal-	\$898.52	81.50	\$72.36	\$0.00	\$970.88	\$120.97
04/20/2018		Canna, Amy	\$1,022.10	84.50	\$154.62	\$1.45	\$1,178.17	\$86.27
04/20/2018		Hyler, Holly	\$1,663.26	80.00	\$335.29	\$1.45	\$2,000.00	\$153.00
04/20/2018		Kossakow ska, Katarzyna	\$842.35	73.25	\$64.43	\$0.00	\$906.78	\$100.29
04/20/2018		Martinez, Jennifer	\$1,344.00	78.24	\$176.32	\$1.45	\$1,521.77	\$102.56
04/20/2018		Meskens, Shawn O.	\$1,067.32	76.50	\$116.98	\$1.45	\$1,185.75	\$90.71
04/20/2018		Mojica, Gloria	\$797.05	75.25	\$146.21	\$0.00	\$943.26	\$113.31
04/20/2018		Nieves, Elizabeth	\$1,093.03	80.32	\$173.89	\$0.00	\$1,266.92	\$84.66
04/20/2018		Pedroza, Zuleika	\$1,073.69	79.50	\$157.11	\$1.45	\$1,232.25	\$94.27
04/20/2018		Perez, Catherine	\$742.09	77.00	\$151.11	\$0.00	\$893.20	\$116.56
04/20/2018		Ramos, Eunice	\$754.69	75.00	\$107.81	\$0.00	\$862.50	\$112.55
04/20/2018		Richardson, Tamar	\$1,507.87	80.00	\$210.23	\$1.45	\$1,719.55	\$131.54

**Employer Total Cost Check Num**

\$0.00 \$1,016.18 15048

\$0.00 \$1,291.80 15049

\$0.00 \$3,190.17 15050

\$0.00 \$1,186.27 15051

\$0.00 \$996.40 15052

\$0.00 \$795.31 15053

\$0.00 \$1,291.80 15054

\$0.00 \$1,342.75 15055

\$0.00 \$1,074.91 15056

\$0.00 \$1,091.85 15057

\$0.00 \$1,264.44 15058

\$0.00 \$2,153.00 15059

\$0.00 \$1,007.07 15060

\$0.00 \$1,624.33 15061

\$0.00 \$1,276.46 15062

\$0.00 \$1,056.57 15063

\$0.00 \$1,351.58 15064

\$0.00 \$1,326.52 15065

\$0.00 \$1,009.76 15066

\$0.00 \$975.05 15067

\$0.00 \$1,851.09 15068

04/20/2018	Rivera, Erica	\$955.28	80.00	\$79.27	\$1.45	\$1,036.00	\$125.96
04/20/2018	Rosa, Zue H. Sanchez, Melissa	\$667.33	65.75	\$114.48	\$0.00	\$781.81	\$92.24
04/20/2018	M.	\$922.71	73.50	\$122.54	\$0.00	\$1,045.25	\$110.31
04/20/2018	Santiago, Deborah	\$699.41	61.00	\$76.89	\$1.45	\$777.75	\$101.50
04/20/2018	Scaletta, Joan	\$1,540.36	80.00	\$382.72	\$0.00	\$1,923.08	\$147.12
04/20/2018	Scaletta, Michael	\$3,961.24	80.00	\$1,037.31	\$1.45	\$5,000.00	\$382.50
04/20/2018	Scaletta, Timothy J.	\$4,809.54	80.00	\$1,344.31	\$0.00	\$6,153.85	\$470.77
04/20/2018	See, Ruth E.	\$1,016.74	80.00	\$153.26	\$0.00	\$1,170.00	\$85.68
04/20/2018	Valentin, Diana	\$906.01	77.50	\$140.24	\$0.00	\$1,046.25	\$104.11
	<b>Totals</b>	#####	2310.56	\$7,054.80	\$15.95	#####	\$3,966.24

\$0.00 \$1,161.96 15069

\$0.00 \$874.05 15070

\$0.00 \$1,155.56 15071

\$0.00 \$879.25 15072

\$0.00 \$2,070.20 15073

\$0.00 \$5,382.50 15074

\$0.00 \$6,624.62 15075

\$0.00 \$1,255.68 15076

\$0.00 \$1,150.36 15077

\$0.00 #####

Type: All transactions &amp; Status: All statuses &amp; Delivery

Date	Type	No.	Payee	Category	Total
04/16/2018	Bill		Christine Grissom M.D.	Therapist and Doctors	14,298.75
04/16/2018	Bill		Maria E. Masferrer LLC	Therapist and Doctors	16,900.00
04/16/2018	Bill		Vidhyalakshmi V Jaishankar, MD LLC	Therapist and Doctors	16,700.00
04/16/2018	Bill		Natacha Smith	Therapist and Doctors	4,775.00
04/16/2018	Bill		Teresa Rogers, LLC	Therapist and Doctors	8,975.00
04/16/2018	Bill		Janniamen LLC	Therapist and Doctors	8,442.50
04/16/2018	Bill		Gravil Joseph	Therapist and Doctors	1,920.00
04/16/2018	Bill		Robin L Gale	Therapist and Doctors	1,760.00
04/16/2018	Bill		Cynthia Marie Allen - Van Schoik	Therapist and Doctors	753.00
04/16/2018	Bill		Softrell LLC	Therapist and Doctors	5,187.50
04/16/2018	Bill		William Riley	Therapist and Doctors	7,045.00
04/16/2018	Bill		Carol Clark	Therapist and Doctors	2,015.00
04/16/2018	Bill		Shelly Diane Droescher	Therapist and Doctors	1,795.00
04/16/2018	Bill		Jason McElhinny	Business Expenses	2,000.00
04/16/2018	Bill		Alex Mescavage	Therapist and Doctors	1,507.50
04/16/2018	Bill		Noel M White	Therapist and Doctors	795.00
04/16/2018	Bill		Heather Jayne Vansickle	Therapist and Doctors	1,468.25
04/16/2018	Bill		Kathleen Potter	Therapist and Doctors	1,513.75
04/16/2018	Bill		Rachel Stigdon	Therapist and Doctors	1,130.00

04/16/2018	Bill	Makisha Brown-Harp	Therapist and Doctors	648.75
04/16/2018	Bill	Timothy O'Connell	Therapist and Doctors	1,115.00
04/16/2018	Bill	Claudine Martinez	Therapist and Doctors	1,525.00
04/16/2018	Bill	Holly M Harmon	Therapist and Doctors	1,848.75
04/16/2018	Bill	Kimberly Belk	Therapist and Doctors	1,130.00
04/16/2018	Bill	Monica Jeanne Harter	Therapist and Doctors	895.00
04/16/2018	Bill	Larry Goldberg	Therapist and Doctors	766.25
				106,910.00



## Facility Lease Schedule

CMHC

4/17/2018

Location	Monthly Rent	Address
6290.1 Palm Bay Rent	3,559.00	5200 Babcock St NE Suite 105, Palm Bay, FL 32905
6290.2 Daytona Beach	3,569.00	1673 Mason Ave Suite 204, Daytona Beach, FL 32117
6290.3 Orange City	3,713.00	300 Tremont Dr, Orange City, FL 32763
6290.5 Cocoa	2,410.00	840 N Cocoa Blvd Suite E, Cocoa, FL 32922
6290.6 Orlando	3,511.00	1320 N Semoran Blvd Suite 107, Orlando, FL 32807
6290.7 Leesburg Rent	2,816.00	120 East North Blvd, Leesburg, FL 34748
6290.8 Kissimmee	3,435.00	829 East Oak Street Suite C, Kissimmee, FL 34744
6290.9 Corporate Office	4,927.00	526 W Lake Mary Blvd, Sanford, FL 32773
6290.92 Sanford	2,918.00	526 W Lake Mary Blvd, Sanford, FL 32773
	<u>30,858.00</u>	

Exhibit "B"

**U.S. BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO**

**COASTAL MENTAL HEALTH  
CENTER, INC.**

**Debtor**

**Chapter 11**

**INTERIM ORDER (I) AUTHORIZING IN PART USE OF  
CASH COLLATERAL; (II) GRANTING ADEQUATE  
PROTECTION AND TURNOVER; AND (III) SCHEDULING FINAL HEARING**

THIS MATTER came before the court on \_\_\_\_\_ at M , upon the *Debtors'* *Emergency Motion Pursuant to 11 U.S.C. §§ 361, 362 and 363 and 542 or 543 Fed.R.Bankr.P. 4001 and 9014, For an Interim and Final Order Authorizing the Use of Cash Collateral and Granting Adequate Protection and for Turnover* (the "Motion") (Doc ) filed by the above-captioned debtor-in possession (the "Debtor"). The Motion seeks the entry of an interim order authorizing, on an emergency and limited basis, use of "Cash Collateral" (as that term is defined in Section 363(a) of the Bankruptcy Code, 11 U.S.C. §§ 101-1532 (the "Bankruptcy Code")), including the Cash On Hand (as defined in the Motion), and granting turnover and adequate protection to Lenders (collectively, the "Lenders"). The Court has jurisdiction over the matters raised in the Motion pursuant to 28 U.S.C. §§ 157 and 1334. This is a core proceeding pursuant to 28 U.S.C. § 157(b)(2)(A). The relief requested in the Motion is in the best interests of the Debtors, their estates and creditors. Proper and adequate notice of the Motion and the hearing thereon has been given and no other or further notice is necessary. Accordingly, the Court **ORDERS:**

1. The Motion is **GRANTED in part**.
2. The Debtors are authorized to use Cash Collateral only on the terms and conditions set

forth on the record at the hearing and in accordance with the budget attached hereto as Exhibit "A".

3. As adequate protection for the use of Cash Collateral, the Lender is granted a replacement lien on the all post-petition property of the Debtor that is of the same nature and type as Lender's pre-petition collateral.

4. Nothing in this Order shall constitute an adjudication of the validity, priority or extent of any Lender's liens, or the amount of Lender's claim.

5. Final hearing is set for \_\_\_\_\_. Any motions filed by Lender will also be considered at that same time.

# # #

Submitted by:

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By:/s/ Joel M. Aresty, Esq.

Fla. Bar No. 197483

Mr. Aresty shall serve copies to all parties in interest by CMECF or mail

