UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF IOWA

In Re:) Case No.: 18-02568-als11
) Affiliated Cases: 18-02566-als11 &
JONES LEASE PROPERTIES, LLC) 18-02569-als11
)
Debtor and Debtor in Possession.) Chapter 11
)
P.O. Box 132) Hon. Anita L. Shodeen
Colona, IL 61241)
) DEBTOR'S MOTION FOR ORDER
EIN: 33-1090280) AUTHORIZING INTERIM USE OF
) CASH COLLATERAL AND
) PROVIDING POST-PETITION LIENS
) [Bankruptcy Code Section 363, Bankruptcy
) Rule 4001]
)
	_) No Hearing Set

COMES NOW Jones Lease Properties, LLC (the "<u>Debtor</u>" or "<u>Jones Lease</u>"), Debtor and Debtor in Possession, by and through its Proposed General Reorganization Counsel, Jeffrey D. Goetz, Esq. and Krystal R. Mikkilineni, Esq., of the law firm of Bradshaw, Fowler, Proctor & Fairgrave, P.C., and respectfully files the instant Motion (the "Motion") for entry of an interim order on an expedited basis (the "<u>Interim Order</u>"), and following a final hearing to be set by the Court (the "<u>Final Hearing</u>"), entry of a final order (the "<u>Final Order</u>"), pursuant to sections 105, 361, 362 and 363 of Title 11 of the United States Code (the "<u>Bankruptcy Code</u>"), and Rule 4001 of the Federal Rules of Bankruptcy Procedure (the "<u>Bankruptcy Rules</u>"), authorizing the Debtor to (a) use cash collateral, and (b) provide adequate protection to its pre-petition secured lenders.

In support of this Motion, the Debtor relies on the Declaration of Erik R. Jones, Managing Member of Jones Lease, in support of First Day Motions (the "First Day Declaration"). In further support of this Motion, the Debtor represents as follows:

OVERVIEW

- 1. This Court has jurisdiction over this Motion pursuant to 28 U.S.C. § 1334. This is a core proceeding pursuant to 28 U.S.C. §§ 157(b)(2)(A) and (M). Venue is proper in this district pursuant to 28 U.S.C. §§ 1408 and 1409. The statutory predicates for the relief sought herein are sections 105, 361, 362 and 363(b) of the Bankruptcy Code.
- 2. The Debtor filed its voluntary Chapter 11 petition (Docket Item 1) on November 26, 2018 (the "Petition Date"). Pursuant to Bankruptcy Code sections 1107 and 1108, since the Petition Date, the Debtor has continued in possession of its property and operation of its business as a Debtor in Possession. No motion for the appointment of a Chapter 11 Trustee has been filed.

RELIEF SOUGHT

- 3. By this Motion, the Debtor seeks the entry of an Interim Order and a Final Order, which:
 - a) Authorizes the Debtor to use cash collateral (the "<u>Cash Collateral</u>") in which the Secured Creditors (more specifically identified below) have or assert an interest;
 - b) Authorizes the Debtor to provide adequate protection to the Secured Creditors for any decrease in the value (such decrease being a "<u>Diminution of Value</u>") of their interests in the Debtor's property resulting from (i) the use, sale or lease of the Debtor's property (including the use of Cash Collateral), (ii) the Carve-Out, or (iii) the imposition of the automatic stay pursuant to Bankruptcy Code section 362;

- Modifies the automatic stay imposed pursuant to Bankruptcy Code section
 362 to the extent necessary to implement and effectuate the terms and provisions of the
 Interim Order and Final Order;
- d) Waives any applicable stays under the Bankruptcy Rules and provides for the immediate effectiveness of the Interim Order and the Final Order; and
- e) Schedules a Final Hearing to allow for entry of the Final Order within thirty (30) days of the entry of the Interim Order (the "<u>Interim Order Entry Date</u>") (the date on which the Final Order is entered being the "<u>Final Order Entry Date</u>").
- 4. The Debtor is informed and believes and thereupon alleges Bank Orion,
 BlueGrass Savings Bank ("BlueGrass"), Central Bank Illinois ("Central Bank"), Exchange State
 Bank ("Exchange"), First Midwest Bank ("First Midwest"), First State Bank Shannon-Polo
 ("First State Bank"), IH Mississippi Valley Credit Union ("Mississippi Valley"), Midwest Bank
 of Western Illinois ("Midwest Bank"), Quad City Bank & Trust Co. ("Quad City Bank"), Sauk
 Valley Bank & Trust Co. ("Sauk Valley"), and Walcott Trust & Savings Bank ("Walcott")
 (collectively, the "Secured Creditors") hold validly perfected and enforceable liens on and
 security interests in, among other things, the Debtor's real property, rents, revenues, deposit
 accounts, and all proceeds thereof (hereinafter the "Collateral"), all as more particularly
 described and evidenced by those several security agreements (the "Security Agreements"),
 mortgages (the "Mortgages"), and assignments of rent (the "Assignments of Rent") executed by
 the Debtor on various dates.
- 5. The Debtor's obligations to the Secured Creditors constitute legal, valid, and binding obligations of the Debtor, enforceable in accordance with the terms of the various loan documents applicable thereto, including, without limitation, the Security Agreements.

Case 18-02568-als11 Doc 23 Filed 11/29/18 Entered 11/29/18 14:08:33 Desc Main Document Page 4 of 38

- 6. Proceeds from the sale of real property, collection of accounts or rents, and any other sums, cash, or cash equivalents received from any source constitute cash collateral pursuant to Bankruptcy Code section 363(a), which comprise the Cash Collateral of the Secured Creditors. The Secured Creditors are entitled to adequate protection of their interests in the prepetition collateral (including Cash Collateral) and the Debtor may not use the Cash Collateral for any purpose without the Secured Creditors' consent or upon order of the Court, after appropriate notice and hearing, and authorizing such use based on a finding that the secured party's positions are adequately protected. The Debtor wishes to provide adequate protection to the Secured Creditors to the extent of their claimed interests under Bankruptcy Code section 506 in the Cash Collateral heretofore and hereafter used.
- 7. The Debtor proposes that in consideration for the Debtor's use of the Cash Collateral as provided herein and as adequate protection for any Diminution of Value of the Secured Creditors' security interests, Debtor proposes to grant to the Secured Creditors:
 - (a) A validly perfected first priority lien on and security interest in the Debtor's post-petition Collateral subject to existing valid, perfected and superior liens in the collateral held by other creditors, if any, and the Carve-Out (as defined below). The rights, liens and interests granted to the Secured Creditors hereunder shall be based on the Secured Creditors' rights, liens and interests in the Debtor's Cash Collateral pre-petition. Upon entry of an Order granting this Motion, the post-petition security interests and liens proposed to be granted hereunder shall be valid, perfected and enforceable and shall be deemed effective and automatically perfected as of the Petition Date without the necessity of the Secured Creditors taking any further action. Secured Creditors may, however, at their option, file continuation statements, financing statements or such

Case 18-02568-als11 Doc 23 Filed 11/29/18 Entered 11/29/18 14:08:33 Desc Main Document Page 5 of 38

documents as they deem necessary to evidence their security interests in the collateral.

Upon request by the Secured Creditors, the Debtor will execute and deliver any and all such documents, or financing statements, as are necessary to effect and perfect the Secured Creditors' security interests as set forth in this paragraph.

- Creditors' interest in the Collateral, a super-priority claim that shall have priority in the Debtor's bankruptcy case over all priority claims and unsecured claims against the Debtor and its estate, now existing or hereafter arising, of any kind or nature whatsoever including, without limitation, administrative expenses of the kinds specified in or ordered pursuant to sections 105, 326, 328, 330, 331, 503(a), 503(b), 506(c), 507(a), 507(b), 546(c), 726(b), and 1114 of the Bankruptcy Code or otherwise. This super-priority claim shall be subject and subordinate only to the Carve-Out described below and not to any other unsecured claim (having administrative priority or otherwise). The Carve-Out shall include any fees due to the U.S. Trustee pursuant to 28 U.S.C. § 1930 and fees and expenses incurred by the Debtor's professionals and approved by the Court in an amount not to exceed \$25,000.00 (the "Carve-Out"). It is the intention of the Debtor to expand upon the rights of the Secured Creditors and to "prime" all administrative expenses except for the Carve-Out described herein.
- 8. As further adequate protection, the Debtor will make post-petition monthly payments to Secured Creditors in an amount equal to 4.0% per annum on the existing balance due and owing on the Petition Date, unless the Debtor and Secured Creditors agree to a different or lesser amount.

Case 18-02568-als11 Doc 23 Filed 11/29/18 Entered 11/29/18 14:08:33 Desc Main Document Page 6 of 38

- 9. The Debtor proposes that it shall be authorized to use Cash Collateral for the payment of its usual, ordinary, customary, regular, and necessary post-petition expenses incurred in the ordinary course of Debtor's business and for payment of those pre-petition claims approved and allowed by Order of the Bankruptcy Court and not otherwise. Any of the following payments shall **not** be considered ordinary and usual expenses necessary to continue the operation of the Debtor's business unless the Secured Creditors consent to any such payment in writing prior to such payment being made and provided approval of this Court is obtained: (1) operation of the Debtor's business at any fixed locations other than the pre-petition business premises or locations; (2) payment of trade debt incurred prior to the commencement of this case, unless approved by Order of the Bankruptcy Court; (3) payment of any taxes owed prior to the date the Petition was filed by the Debtor; and (4) payment of any other debt incurred prior to the commencement of this case, except as provided for in the Debtor's confirmed Plan. The foregoing payments due are merely illustrative, and not the exclusive list of payments that will not be considered ordinary and usual expenses. Such authorization shall continue for a period extending to and including the Confirmation Date or dismissal of the case, on an interim and final basis, subject to the following terms and conditions:
 - (a) All proceeds received from the Debtor's operations of its business, in the ordinary course of its business, and the collection of accounts receivable and profits, shall be deposited in the DIP Accounts. Only the ordinary and usual expenses necessary to continue operation of the business, incurred after the commencement of the bankruptcy case, shall be paid from the DIP Accounts, and other payments as the Court shall allow from time to time.

Case 18-02568-als11 Doc 23 Filed 11/29/18 Entered 11/29/18 14:08:33 Desc Main Document Page 7 of 38

- (b) On or before thirty (30) days after the Petition Date, the Debtor shall provide to the Secured Creditors an initial aging of all accounts receivable and accounts payable, plus total current operating expenses and total current collections. This report shall be updated and provided to the Secured Creditors by the 30th day of each month thereafter (the "Reports").
- (c) The Secured Creditors shall, at any time, be permitted to conduct a full inspection of the real estate property and accounts of the Debtor by visiting the Debtor's premises to inspect, verify and photocopy all such records and to inspect, appraise and document the Collateral. Debtor proposes to grant the Secured Creditors, their agents and employees, a license to enter upon all such premises for such purposes during its regular, customary and ordinary business hours, subject to all security restrictions imposed by various health, environmental and regulatory agencies. The Secured Creditors shall also have access, within five (5) business days of any request, to the Debtor and its management, personnel and advisors.
- (d) On or before thirty (30) days after the Petition Date, the Debtor shall prepare and provide the Secured Creditors with a balance sheet and income statement existing as of the filing date of Debtor's Petition. Within thirty (30) days of each successive month, Debtor shall provide an updated balance sheet and income statement along with a copy of all monthly reports provided to the Court and/or the United States Trustee.
- (e) All Collateral shall be insured to its full value, and Debtor shall otherwise comply with the terms and conditions of the Secured Creditors, unless the insurance on the Collateral is currently force placed by the Secured Creditor, in which case, if the

Case 18-02568-als11 Doc 23 Filed 11/29/18 Entered 11/29/18 14:08:33 Desc Main Document Page 8 of 38

insurance lapses or is cancelled, the Debtor will assume responsibility for insurance on the Collateral. Evidence of insurance listing Secured Creditors as insured mortgagee/loss payee shall be provided within thirty (30) days of the Petition Date.

- any local, state or federal taxes as they become due, fails to pay fees required by the U.S.

 Trustee or fails to comply with any other term of this Motion ("Default"), the Secured

 Creditors shall give the Debtor and its attorney written notice that it has thirty (30) days

 to cure such default after the mailing or transmission of written notice of such default. If
 the default is not cured, the Secured Creditors may seek entry of an order granting them
 relief from the automatic stay. Upon such termination, the Secured Creditors shall be
 authorized to terminate the use of Cash Collateral and take such action against the

 Collateral as permitted under its respective loan documents, including, without limitation,
 the Security Agreements, and applicable state law.
- (g) Any termination of the automatic stay under this Motion and any Order thereon shall apply to the above Chapter 11 case or any subsequent dismissal.
- 10. Attached hereto and made a part hereof as Exhibit "A" are proposed Cash Collateral budgets for each of the Secured Creditors.
- 11. All rights of the Secured Creditors to seek additional adequate protection for Debtor's use of Cash Collateral, to file for relief from the automatic stay, to seek dismissal or to assert any other right or cause of action, or any other matter with respect to the Debtor, whether in this bankruptcy case, or otherwise, are expressly reserved. The failure or delay by any of the Secured Creditors to seek relief or otherwise exercise their rights and remedies under this Motion or any loan document shall not constitute a waiver of any of the rights of the Secured Creditors.

Case 18-02568-als11 Doc 23 Filed 11/29/18 Entered 11/29/18 14:08:33 Desc Main Document Page 9 of 38

12. This Motion, the Security Agreements, Mortgages, Assignments of Rent, and any documents and instruments required of Debtor by this Motion are, or when executed and delivered, will be valid, binding and enforceable in accordance with their respective terms upon

entry of an Order approving this Motion.

13. No representation or warranty of Debtor contained in this Motion or in any

statement, instrument, or other document furnished by Debtor in connection with this Motion, or

prior to this Motion contains any untrue statement of material fact or omits to state any material

fact.

14. Immediately upon entry by the Court of an Order approving this Motion, the

provisions of the Motion shall be valid and binding upon and inure to the benefit of the Secured

Creditors, all other Creditors of the Debtor, and all other parties in interest. Pursuant to

Bankruptcy Rule 4001(d), a copy of this Motion shall be provided to Secured Creditors and to

any committee appointed in this case, or if no committee has been appointed, to the twenty (20)

largest unsecured creditors. If no objection is filed, the terms and conditions of this Motion may

be approved without further order and shall be binding on all parties in interest on a final basis.

15. The Debtor agrees to pay attorney fees incurred by the Secured Creditors, as set

out in the loan documents, to the extent authorized under Bankruptcy Code section 506.

WHEREFORE, the Debtor respectfully requests the Court enter an order approving the

instant Motion and for such other and further relief as may be just and equitable under the

circumstances.

Dated: November 29, 2018

/s/ Krystal Mikkilineni

Jeffrey D. Goetz, Esq., AT0002832

Krystal R. Mikkilineni, Esq., AT0011814

Bradshaw, Fowler, Proctor & Fairgrave, P.C.

801 Grand Avenue, Suite 3700

Des Moines, IA 50309-8004

9

Case 18-02568-als11 Doc 23 Filed 11/29/18 Entered 11/29/18 14:08:33 Desc Main Document Page 10 of 38

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Proposed General Reorganization Counsel Jones Lease Properties, LLC Debtor and Debtor in Possession Case 18-02568-als11 Doc 23 Filed 11/29/18 Entered 11/29/18 14:08:33 Desc Main Document Page 11 of 38

VERIFICATION BY COUNSEL FOR DEBTOR

I, Krystal R. Mikkilineni, declare as follows:

1. The matters stated in this Declaration are true and correct and within my own

personal knowledge and belief. If called as a witness, I could and would competently testify

hereto.

2. I am an attorney licensed to practice law before this Court and am the proposed

General Reorganization Co-Counsel for the Debtor. I am duly admitted to practice law in the

United States District Court for the Southern District of Iowa.

3. I have personal knowledge of the facts set forth in the foregoing Motion and, if

called upon as a witness, I could and would competently testify as to all of the matters stated

therein.

I declare under penalty of perjury under the laws of the United States and the laws of the

State of Iowa that the foregoing is true and correct and is executed in Des Moines, Iowa this 29th

day of November, 2018.

/s/ Krystal Mikkilineni

Krystal R. Mikkilineni

11

Case 18-02568-als11 Doc 23 Filed 11/29/18 Entered 11/29/18 14:08:33 Desc Main Document Page 12 of 38

VERIFICATION BY MANAGING MEMBER, ERIK R. JONES

I, Erik R. Jones, declare as follows:

1. I am the Managing Member of the Debtor and Debtor in Possession, Jones Lease

Properties, LLC, and am authorized to make this Declaration. The matters stated in this

Declaration are true and correct and within my own personal knowledge and belief. If called as a

witness, I could and would competently testify hereto.

2. I have personal knowledge of the facts set forth in the foregoing Motion and, if

called upon as a witness, I could and would competently testify as to all of the matters stated

therein.

I declare under penalty of perjury under the laws of the United States and the laws of the

State of Illinois that the foregoing is true and correct and is executed in Colona, Illinois, this 29th

day of November, 2018.

/s/ Erik R. Jones

Erik R. Jones, Managing Member

13 Week Cash Flow Model - Summary of All Banks

Source: Schedules prepared by the Debtor

										Week Ending	1			
Description	12/1	/2018	12/	8/2018	12/15/2018	12/22/2	018	12/29/2018	1/5/2019	1/12/2019		/19/2019	1/26/2019	2/2/2019
Revenue					•			-		•				
Rental income based on full occupancy [Note 1]	\$	-	\$	-	\$ 151,750.	00 \$	- \$	- \$	-	\$ -	\$	151,750.00 \$	- \$	-
Less current vacancy rate [Note 2]		-		-	(10,319.	00)	-	-	-			(10,319.00)	-	-
Total Rental Income Based on Current Occupancy		-		-	141,431.	00	-	-	-	-		141,431.00	-	-
Other Income														
Application fees				_			500.00	_	_			-	500.00	_
Laundry fees				_			400.00	_	_			-	400.00	_
Late fees						5	,200.00	_	_			-	5,200.00	_
Pet fees				_			800.00	_	_			-	800.00	_
Total Other Income	-				-		,900.00	-	-			-	6,900.00	-
Total Revenue		-		-	141,431.		,900.00	-	-	-		141,431.00	6,900.00	-
Cost of Revenue														
Mortgage payment [Note 3]								44 022 57					44 022 57	
Property insurance [Note 4]		-		-	-		-	44,033.57 6,087.35	-	•		-	44,033.57 6,087.35	-
		-		-	-		-		-	•		-	6,472.87	-
Property maintenance Property taxes [Note 5]		-		-	-		-	6,472.87	-	•		-		-
				-			-	27,480.06	-		•		27,480.06	
Total Cost of Revenue		-		-	-		-	84,073.85	<u> </u>	-		-	84,073.85	-
Gross Profit		-		-	141,431.	00 6	,900.00	(84,073.85)	-	-		141,431.00	(77,173.85)	-
Other Operating Expenses														
Cell phone expense		-		-	-		-	500.00	-			-	500.00	-
IT and software														
Accounting		-		-	-		-	272.87	-			-	272.87	-
Marketing		-		-	-		-	465.00	-			-	465.00	-
Legal fees		-		-	-		-	550.00	-			-	550.00	-
Office building utilities		-		-	-		-	250.00	-			-	250.00	-
Office phone and Internet expense		-		-	-		-	350.00	-			-	350.00	-
Office supplies		-		-	-		-	95.00	-			-	95.00	-
Payroll		-		-	-		-	18,200.00	-			-	18,200.00	-
Total Other Operating Expenses		-		-	-		-	20,682.87	-	-		-	20,682.87	-
Operating Income		-		-	141,431.	00 6	,900.00	(104,756.72)	-			141,431.00	(97,856.72)	-
Other (Income) and Expenses														
Deficiency payments on Sheriff sale and Receiver sale properties					-			-		•		-	-	
Total Other (Income) and Expenses		-		-	-		-	-	<u> </u>			-	-	-
Capital and Restructuring Expenses		-		-	-		-	-	-	-		-	-	-
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-		-	-		-	-	-			-	25,000.00	-
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-		-	-	-			-	20,000.00	-
UCC legal fees		-		-	-		-	-	-			-	-	-
UST quarterly fees								<u> </u>				975.00	<u> </u>	
Total Capital and Restructuring Expenses		-	· · · · · ·	-	-		-	-	-	-		975.00	45,000.00	-
Net Cash Flow	\$	-	\$	-	\$ 141,431.	00 \$ 6	,900.00	(104,756.72) \$		\$ -	\$	140,456.00 \$	(142,856.72) \$	
Beginning Cash Balance	\$		\$		\$ -	\$ 141	,431.00	148,331.00 \$	43,574.28	3 \$ 43,574.	28 \$	43,574.28 \$	184,030.28 \$	41,173.56
Net Cash Flow		_	•	-	141,431.		,900.00	(104,756.72)	-,20		. •	140,456.00	(142,856.72)	-

Notes

- $\cite{11}$ Rent increases are estimated at \$3,035 upon lease renewal and the estimate is not included in the analysis.
- [2] Assumes vacancy rate based on national average of 6.8%.
- [3] Assumes interest only mortgage payments at 4.25%.
- [4] A \$10,000 reduction in property insurance is expected for 2019.
- [5] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

EXHIBIT A

Summary

13 Week Cash Flow Model - Summary of All Banks

Source: Schedules prepared by the Debtor

Pescription 2/9/2019 2/16/2019 2/12/2019 13 West Total Revenue Rental Income based on full occupancy (Note 1] \$ \$ \$ \$ 151/50.00 \$ \$ \$ \$ 458.250.00 \$ \$ \$ 151/50.00 \$ \$ \$ \$ 458.250.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$							
Renal income based on full cocupanory (Note 2)	Description	2/9/2019	2	2/16/2019	2/23/2019		13 Week Total
Content Note 2							
Other Income 444,283,00 Other Income 500,00 1,500,00 Application fees 500,00 1,500,00 Laudry fees 500,00 1,500,00 Late fees 5,000,00 2,400,00 Pet fees 6,900,00 2,400,00 Total Cher Income 6,900,00 2,400,00 Total Revenue 8,900,00 444,933,00 Cost of Revenue 44,033,57 132,100,71 Mortgage payment [Note 3] 6,907,35 132,100,71 Property insurance [Note 4] 6,072,37 19,418,61 Property taxes [Note 5] 27,480,00 24,40,18 Property taxes [Note 5] 77,490,00 24,40,18 Property taxes [Note 5] 77,173,40 77,173,45 192,771,45 Total Cost of Revenue 3,141,431,00 77,173,85 192,771,45 Cell phone expense 2,222,225 25,222,225 Gross Profit 3,252,221,25 3,000,00 1,500,00 Iff and software 3,252,221,25 2,000,00 1,500,00 Cell phone exp		\$ -	\$		\$	- \$	
Other Income Application less 500.00 1,500.00 Laundry fees 400.00 1,200.00 1,500.00 1,500.00 1,500.00 1,500.00 1,500.00 1,500.00 2,400.00	,	 -					
Application fees	Total Rental Income Based on Current Occupancy	-		141,431.00		•	424,293.00
Laundry fees	Other Income						
Late fees	Application fees	-		-	500	.00	1,500.00
Pet fene	Laundry fees	-		-	400	.00	1,200.00
Total Other Income	Late fees	-		-	5,200	.00	15,600.00
Cost of Revenue - 141,431.00 6,900.00 444,939.00 Cost of Revenue - 141,431.00 6,900.00 444,939.07 Mortgage payment [Note 3] - 0 44,033.57 132,100.71 Property maintenance - 0 6,087.35 18,262.05 Property tasks [Note 5] - 0 2,740.06 26,440.18 Total Cost of Revenue - 141,431.00 (77,173.85) 192,771.45 Total Cost of Revenue - 141,431.00 (77,173.85) 122,771.45 Coll phone expense - 141,431.00 (77,173.85) 122,771.45 Total Software - 0 0 1,500.00 If and software - 0 0 272.27 818.61 Accounting - 0 0 272.27 818.61 Marketing - 0 0 272.27 818.61 Marketing - 0 0 250.00 750.00 Office buliding tuillities - 0 0 250.00 750.00 Office supplies - 0 15.00.00 250.00 2		 -		-			
Notingage payment [Note 3]							
Mortgage payment [Note 3]	Total Revenue	 -		141,431.00	6,900	.00	444,993.00
Property insurance 6,064 4 6,472.87 18,262.05 Property taxes Note 5 6,472.87 19,48.61 Property taxes Note 5 7,400.06 52,401.01 Total Cost of Revenue	Cost of Revenue						
Property maintenance Property taxes [Note 5]	Mortgage payment [Note 3]	-		-	44,033	.57	132,100.71
Property taxes Note 5	Property insurance [Note 4]	-		-	6,087	.35	18,262.05
Total Cost of Revenue	Property maintenance	-		-	6,472	.87	19,418.61
Gross Profit - 141,431.00 (77,173.85) 192,771.45 Other Operating Expenses Cell phone expense - - 500.00 1,500.00 IT and software - - - 500.00 1,500.00 IT and software - - - 272.87 818.61 Accounting - - - 465.00 1,395.00 Legal fees - - - 550.00 1,650.00 Office building utilities - - - 250.00 750.00 Office supplies - - - 350.00 1,650.00 Office supplies - - - 250.00 750.00 Office supplies - - - 250.00 285.00 Payroll -	Property taxes [Note 5]	-		-	27,480	.06	
Other Operating Expenses 45,43% Cell phone expense - 500,00 1,500,00 IT and software - - 500,00 1,500,00 Marketting - - 465,00 1,395,00 Legal fees - - 250,00 1,650,00 Office building utilities - - 250,00 1,650,00 Office phone and Internet expense - - 250,00 1,650,00 Office phone and Internet expense - - 350,00 1,650,00 Office phone and Internet expense - - 18,200,00 56,000,00 Payroll - - 18,200,00 54,800,00 Total Other Operating Expenses - 141,431.00 (97,856,72) 130,722.84 Ober (Income) and Expenses -	Total Cost of Revenue	 -		-	84,073	.85	252,221.55
Other Operating Expenses Cell phone expense - 500.00 1,500.00 IT and software - 272.87 818.61 Accounting - 465.00 1,395.00 Legal fees - - 550.00 1,590.00 Office building utilities - - 250.00 750.00 Office byne and Internet expense - 950.00 285.00 Office supplies - 950.00 285.00 Payroll - 18,200.00 54,600.00 Total Other Operating Expenses - 141,431.00 (97,856.72) 130,722.84 Operating Income - 141,431.00 (97,856.72) 130,722.84 Oberating Income - 141,431.00 (97,856.72) 130,722.84 Oberating Income - 141,431.00 (97,856.72) 130,722.84 Oberating Income - - - - - - - - - - - - - -	Gross Profit	-		141,431.00	(77,173	.85)	192,771.45
Cell phone expense - - 500.00 1,500.00 IT and software 1 - 272.87 818.61 Accounting - - 272.87 818.61 Marketing - - 465.00 1,395.00 Legal fees - - 550.00 1650.00 Office building utilities - - 350.00 750.00 Office phone and Internet expense - - 95.00 285.00 Payroll - - 18,200.00 2860.00 Payroll - - 18,200.00 2860.00 Operating Income - 141,431.00 (97,856.72) 130,722.84 Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties - <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>45.43%</td></td<>							45.43%
Cell phone expense - - 500.00 1,500.00 IT and software 1 - 272.87 818.61 Accounting - - 272.87 818.61 Marketing - - 465.00 1,395.00 Legal fees - - 550.00 1650.00 Office building utilities - - 350.00 750.00 Office phone and Internet expense - - 95.00 285.00 Payroll - - 18,200.00 2860.00 Payroll - - 18,200.00 2860.00 Operating Income - 141,431.00 (97,856.72) 130,722.84 Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties - <td< td=""><td>Other Operating Expenses</td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Other Operating Expenses						
Accounting				-	500	.00	1,500.00
Marketing - - 465.00 1,395.00 Legal fees - - 550.00 1,580.00 Office building utilities - - 550.00 750.00 Office phone and Internet expense - - 350.00 1,050.00 Office supplies - - 95.00 285.00 Payroll - - 18,200.00 54,800.00 Total Other Operating Expenses - - 20,682.87 62,048.61 Operating Income - 141,431.00 (97,856.72) 130,722.84 Operating Income - 141,431.00 (97,856.72) 130,722.84 Operating Income - 141,431.00 (97,856.72) 130,722.84 Operating Income - <	IT and software						
Legal fees	Accounting	-		-	272	.87	818.61
Office building utilities - - 250.00 750.00 Office phone and Internet expense - - 350.00 1,050.00 Office supplies - - 18,200.00 285.00 Payroll - - 18,200.00 54,600.00 Total Other Operating Expenses - 141,431.00 (97,856.72) 130,722.84 Operating Income - 141,431.00 (97,856.72) 130,722.84 Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties -	Marketing	-		-	465	.00	1,395.00
Office phone and Internet expense - - 350.00 1,050.00 Office supplies - - 95.00 285.00 Payroll - - 18,200.00 54,600.00 Total Other Operating Expenses - - 141,431.00 (97,856.72) 130,722.84 Operating Income - 141,431.00 (97,856.72) 130,722.84 Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties -	Legal fees	-		-	550	.00	1,650.00
Office supplies Payroll - - 95.00 285.00 Payroll - - 18,200.00 54,600.00 Total Other Operating Expenses - 141,431.00 (97,856.72) 130,722.84 Operating Income - 141,431.00 (97,856.72) 130,722.84 Other (Income) and Expenses - - - - Deficiency payments on Sheriff sale and Receiver sale properties - - - - Total Other (Income) and Expenses -	Office building utilities	-		-	250	.00	750.00
Payroll	Office phone and Internet expense	-		-	350	.00	1,050.00
Total Other Operating Expenses	Office supplies	-		-	95	.00	285.00
Operating Income - 141,431.00 (97,856.72) 130,722.84 Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties - <	Payroll	 -		-	18,200	.00	54,600.00
Capital and Restructuring Expenses - - - - - - - - -	Total Other Operating Expenses	 -		-	20,682	.87	62,048.61
Other (Income) and Expenses -<	Operating Income	-		141,431.00	(97,856	.72)	130,722.84
Deficiency payments on Sheriff sale and Receiver sale properties							30.81%
Deficiency payments on Sheriff sale and Receiver sale properties	Other (Income) and Expenses						
Capital and Restructuring Expenses -		-		-		-	-
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) - - 20,000.00 45,000.00 GlassRatner Advisory & Financial Group (Debtor's FA) - - 15,000.00 35,000.00 UCC legal fees - - - - 975.00 UST quarterly fees - - - 975.00 Total Capital and Restructuring Expenses - - 35,000.00 80,975.00 Net Cash Flow \$ - \$ 141,431.00 \$ (132,856.72) \$ 49,747.84 Beginning Cash Balance \$ 41,773.56 \$ 41,713.56 \$ 182,604.56 \$ - Net Cash Flow - - 141,431.00 (132,856.72) \$ 49,747.84	Total Other (Income) and Expenses	 -		-		-	-
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) - - 20,000.00 45,000.00 GlassRatner Advisory & Financial Group (Debtor's FA) - - 15,000.00 35,000.00 UCC legal fees - - - - 975.00 UST quarterly fees - - - 975.00 Total Capital and Restructuring Expenses - - 35,000.00 80,975.00 Net Cash Flow \$ 141,431.00 \$ (132,856.72) \$ 49,747.84 Beginning Cash Balance \$ 41,173.56 \$ 41,73.56 \$ 182,604.56 \$ - Net Cash Flow - 141,431.00 (132,856.72) 49,747.84	Capital and Restructuring Expenses	_		-		_	
GlassRatner Advisory & Financial Group (Debtor's FA) - - 15,000.00 35,000.00 UCC legal fees - <td></td> <td>-</td> <td></td> <td>-</td> <td>20,000</td> <td>.00</td> <td>45,000.00</td>		-		-	20,000	.00	45,000.00
UCC legal fees - - - 975.00 UST quarterly fees - - - 35,000.00 80,975.00 Net Cash Flow \$ - \$ 141,431.00 \$ (132,856.72) \$ 49,747.84 Beginning Cash Balance \$ 41,173.56 \$ 41,173.56 \$ 182,604.56 \$ - Net Cash Flow - 141,431.00 (132,856.72) 49,747.84	GlassRatner Advisory & Financial Group (Debtor's FA)	-		-	15,000	.00	35,000.00
Total Capital and Restructuring Expenses - - 35,000.00 80,975.00 Net Cash Flow \$ - \$ 141,431.00 \$ (132,856.72) \$ 49,747.84 Beginning Cash Balance \$ 41,173.56 \$ 41,713.56 \$ 182,604.56 \$ - Net Cash Flow - 141,431.00 (132,856.72) 49,747.84	UCC legal fees	-		-		-	-
Net Cash Flow \$ - \$ 141,431.00 \$ (132,856.72) \$ 49,747.84 Beginning Cash Balance \$ 41,173.56 \$ 41,173.56 \$ 182,604.56 \$ - Net Cash Flow - 141,431.00 (132,856.72) 49,747.84	UST quarterly fees	-		-		-	975.00
Beginning Cash Balance \$ 41,173.56 \$ 41,173.56 \$ 182,604.56 \$ - Net Cash Flow - 141,431.00 (132,856.72) 49,747.84	Total Capital and Restructuring Expenses	 -		-	35,000	.00	80,975.00
Net Cash Flow - 141,431.00 (132,856.72) 49,747.84	Net Cash Flow	\$ -	\$	141,431.00	\$ (132,856	.72) \$	49,747.84
Net Cash Flow - 141,431.00 (132,856.72) 49,747.84	Beginning Cash Balance	\$ 41.173.56	\$	41.173.56	\$ 182 604	.56 \$	_
Ending Cash Balance \$ 41,173.56 \$ 182,604.56 \$ 49,747.84 \$ 49,747.84		 	Ť				49,747.84
	Ending Cash Balance	\$ 41,173.56	\$	182,604.56	\$ 49,747	.84 \$	49,747.84

Notes

- $\cite{11}$ Rent increases are estimated at \$3,035 upon lease renewal and the estimate is not included in the analysis.
- [2] Assumes vacancy rate based on national average of 6.8%.
- [3] Assumes interest only mortgage payments at 4.25%.
- [4] A \$10,000 reduction in property insurance is expected for 2019.
- [5] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Summary

Bank of Orion

13 Week Cash Flow Model - Bank of Orion

Source: Schedules prepared by the Debtor

Revenue Rental income based on full occupancy Restal income based on full occupancy Less current vacancy rate Total Rental Income Based on Current Occupancy Other Income Application fees Laundry fees Laundry fees Late fees Pet fees Total Other Income Total Revenue Cost of Revenue Mortgage payment [Note 1] Property insurance Property maintenance Property taxes [Note 2] Total Cost of Revenue Gross Profit Other Operating Expenses Cell phone expense IT and software Accounting Marketing Legal fees Office building utilities Office supplies Payroll Total Other Operating Expenses Cell phone and Internet expense Office supplies Payroll Total Other Operating Expenses		12/15/2018 \$ 15,140.00 \$ (1,029.52) 14,110.48	12/22/2018 -			- \$	1/19/2019 1 15,140.00 \$ (1,029.52) 14,110.48	3,582.40 901.27 738.28 2,221.00 7,442.95	
Rental income based on full occupancy Less current vacancy rate Total Rental Income Based on Current Occupancy Other Income Application fees Laundry fees Laute fees Pet fees Total Other Income Total Revenue Cost of Revenue Mortgage payment [Note 1] Property insurance Property maintenance Property taxes [Note 2] Total Cost of Revenue Gross Profit Other Operating Expenses Cell phone expense IT and software Accounting Marketing Legal fees Office building utilities Office phone and Internet expense Office supplies Payroll Total Other Operating Expenses Office supplies Payroll Total Other Operating Expenses		(1,029.52) 14,110.48		3,582.40 901.27 738.28 2,221.00 7,442.95			(1,029.52) 14,110.48 14,110.48	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Less current vacancy rate Total Rental Income Based on Current Occupancy Other Income Application fees Laundry fees Laundry fees Late fees Pet fees Total Other Income Total Revenue Cost of Revenue Mortgage payment [Note 1] Property insurrance Property maintenance Property maintenance Property taxes [Note 2] Total Cost of Revenue Gross Profit - Other Operating Expenses Cell phone expense IT and software Accounting Marketing Legal fees Office building utilities Office phone and Internet expense Office supplies Payroll Total Other Operating Expenses		(1,029.52) 14,110.48		3,582.40 901.27 738.28 2,221.00 7,442.95			(1,029.52) 14,110.48 14,110.48	3,582.40 901.27 738.28 2,221.00 7,442.95	- - - - - - -
Total Rental Income Based on Current Occupancy Other Income Application fees Laundry fees Late fees Pet fees Total Other Income Total Revenue Cost of Revenue Mortgage payment [Note 1] Property insurance Property maintenance Property maintenance Property acts [Note 2] Total Cost of Revenue Gross Profit Other Operating Expenses Cell phone expense IT and software Accounting Marketing Legal fees Office building utilities Office phone and Internet expense Office supplies Payroll Total Other Operating Expenses Office supplies Payroll Total Other Operating Expenses	-	14,110.48	-	3,582.40 901.27 738.28 2,221.00 7,442.95	<u>.</u>	: : : : :	14,110.48	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Other Income Application fees Laundry fees - Late fees - Pet fees - Total Other Income - Total Revenue - Mortgage payment [Note 1] - Property insurance - Property maintenance - Property taxes [Note 2] - Total Cost of Revenue - Gross Profit - Other Operating Expenses - Cell phone expense - IT and software - Accounting - Marketing - Legal fees - Office building utilities - Office phone and Internet expense - Office supplies - Payroll - Total Other Operating Expenses -	-	- - - - - 14,110.48 - - - - -	-	3,582.40 901.27 738.28 2,221.00 7,442.95	<u>.</u>	: : : : :	- - - - 14,110.48	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Application fees Laundry fees Late fees Pet fees Pet fees Total Other Income Total Revenue Cost of Revenue Mortgage payment [Note 1] Property insurance Property maintenance Property taxes [Note 2] Total Cost of Revenue Gross Profit Cther Operating Expenses Cell phone expense IT and software Accounting Marketing Legal fees Office building utilities Office supplies Payroll Total Other Operating Expenses Office supplies Payroll Total Other Operating Expenses	- - - - -	14,110.48 - - - - - -		3,582.40 901.27 738.28 2,221.00 7,442.95	<u>.</u>	- - - - -	14,110.48 - - - - - -	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Laundry fees	- - - - -	14,110.48 - - - - - -		3,582.40 901.27 738.28 2,221.00 7,442.95	<u>.</u>	- - - - -	14,110.48 - - - - - -	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Late fees	- - - - -	14,110.48 - - - - - -		3,582.40 901.27 738.28 2,221.00 7,442.95	<u>.</u>	- - - - -	14,110.48 - - - - - -	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Late fees	- - - - -	14,110.48 - - - - - -		3,582.40 901.27 738.28 2,221.00 7,442.95	<u>.</u>	- - - - -	14,110.48 - - - - - -	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Pet fees	- - - - -	14,110.48 - - - - - -		3,582.40 901.27 738.28 2,221.00 7,442.95	<u>.</u>	- - - - -	14,110.48 - - - - - -	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Total Other Income	- - - - -	14,110.48 - - - - - -		3,582.40 901.27 738.28 2,221.00 7,442.95	<u>.</u>	- - - - -	14,110.48 - - - - - -	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Cost of Revenue	- - - -		- - - -	3,582.40 901.27 738.28 2,221.00 7,442.95	Ī	- - - -	- - - - -	3,582.40 901.27 738.28 2,221.00 7,442.95	-
Mortgage payment [Note 1] -	-		-	901.27 738.28 2,221.00 7,442.95	- - -	- - - - - - -		901.27 738.28 2,221.00 7,442.95	-
Mortgage payment [Note 1] -	-		-	901.27 738.28 2,221.00 7,442.95	- - -	- - - - - -		901.27 738.28 2,221.00 7,442.95	-
Property insurance	-		-	901.27 738.28 2,221.00 7,442.95	-	-		901.27 738.28 2,221.00 7,442.95	-
Property maintenance Property taxes [Note 2] Total Cost of Revenue Gross Profit - Other Operating Expenses Cell phone expense IT and software Accounting Marketing Legal fees Office building utilities Office phone and Internet expense Office supplies Payroll Total Other Operating Expenses	-		-	738.28 2,221.00 7,442.95	- - - -	-		738.28 2,221.00 7,442.95	-
Property taxes [Note 2]	-		-	2,221.00 7,442.95	-	-		2,221.00 7,442.95	-
Total Cost of Revenue	-		-	7,442.95	-	-		7,442.95	
Other Operating Expenses - Cell phone expense - IT and software - Accounting - Marketing - Legal fees - Office building utilities - Office phone and Internet expense - Office supplies - Payroll - Total Other Operating Expenses -					-	-			
Other Operating Expenses Cell phone expense - IT and software - Accounting - Marketing - Legal fees - Office building utilities - Office phone and Internet expense - Office supplies - Payroll - Total Other Operating Expenses -	- - - -	14,110.48 - - -	-	(7,442.95) - -	<u>.</u>	- -	14,110.48 - -	(7,442.95) - -	<u> </u>
Cell phone expense - IT and software - Accounting - Marketing - Legal fees - Office building utilities - Office phone and Internet expense - Office supplies - Payroll - Total Other Operating Expenses -		:	-	-	-		-		-
Cell phone expense - IT and software - Accounting - Marketing - Legal fees - Office building utilities - Office phone and Internet expense - Office supplies - Payroll - Total Other Operating Expenses -	- - -	- - -			-	-		-	
IT and software	-	- -	- -	-	-	-	-	-	-
Accounting - Marketing - Legal fees - Office building utilities - Office phone and Internet expense - Office supplies - Payroll - Total Other Operating Expenses -	-	-	-	-	-	-	-	-	_
Marketing - Legal fees - Office building utilities - Office phone and Internet expense - Office supplies - Payroll - Total Other Operating Expenses -	-	-	-	-	-	-	-	-	-
Legal fees - Office building utilities - Office phone and Internet expense - Office supplies - Payroll - Total Other Operating Expenses -	-	-	_						
Office building utilities - Office phone and Internet expense - Office supplies - Payroll - Total Other Operating Expenses	-		-	-	-	-	-	-	-
Office phone and Internet expense Office supplies Payroll Total Other Operating Expenses		-	-	-	-	-	-	-	-
Office supplies - Payroll - Total Other Operating Expenses -	-	-	-	-	-	-	-	-	-
Payroll - Total Other Operating Expenses -	-	-	-	-	-	-	-	-	-
Total Other Operating Expenses -	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
Operating Income -	-	-	-	-	-	-	-	-	-
	-	14,110.48	-	(7,442.95)	-	-	14,110.48	(7,442.95)	-
Other (Income) and Expenses									
Deficiency payments on Sheriff sale and Receiver sale properties	-	-	-	-	-	-	-	-	-
Total Other (Income) and Expenses	-	-	-	-	-	-	-	-	-
Capital and Restructuring Expenses									
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)	-	-	-	-	-	-	-	-	-
GlassRatner Advisory & Financial Group (Debtor's FA)	-	-	-	-	-	-	-	-	-
UCC legal fees -	-	-	-	-	-	-	-	-	-
UST quarterly fees		<u> </u>					<u> </u>	<u> </u>	
Total Capital and Restructuring Expenses	-	-	•	-	-	-	-	-	-
Net Cash Flow \$ - \$	-	\$ 14,110.48 \$	- \$	\$ (7,442.95) \$	- \$	- \$	14,110.48 \$	(7,442.95) \$	-
Beginning Cash Balance \$ - \$	-	\$ - \$	14,110.48	\$ 14,110.48 \$	6,667.53 \$	6,667.53 \$	6,667.53 \$	20,778.01 \$	13,335.06
Net Cash Flow -		14.110.48		(7,442.95)	-	-	14,110.48	(7,442.95)	-
Ending Cash Balance \$ - \$	-	14,110.40	-					13,335.06 \$	13,335.06

Notes

[1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

13 Week Cash Flow Model - Bank of Orion

Source: Schedules prepared by the Debtor

Description	:	2/9/2019		2/16/2019	2/23/2019	13	Week Total
Revenue			_			_	
Rental income based on full occupancy	\$	-	\$	15,140.00 \$	-	\$	45,420.00
Less current vacancy rate		-		(1,029.52)	-		(3,088.56)
Total Rental Income Based on Current Occupancy		-		14,110.48	-		42,331.44
Other Income							
Application fees		-		-	-		-
Laundry fees		-		-	-		-
Late fees		-		-	-		-
Pet fees		-		-	-		-
Total Other Income		-		-	-		-
Total Revenue		-		14,110.48	-		42,331.44
Cost of Revenue							
Mortgage payment [Note 1]		-		-	3,582.40		10,747.20
Property insurance		-		-	901.27		2,703.81
Property maintenance		_		-	738.28		2,214.84
Property taxes [Note 2]					2,221.00		6,663.00
Total Cost of Revenue		-		-	7,442.95		22,328.85
Gross Profit		_		14,110.48	(7,442.95)		20,002.59
				,	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		47.25%
Other Operating Expenses							
Cell phone expense		_		_	_		_
IT and software							
Accounting				_	_		_
Marketing							
Legal fees							
Office building utilities							
Office phone and Internet expense							
Office supplies							
Payroll		_		_	_		_
Total Other Operating Expenses		-		-	-		-
Operating Income		-		14,110.48	(7,442.95)		20,002.59
				·	•		
Other (Income) and Expenses							
Deficiency payments on Sheriff sale and Receiver sale properties		-		-	-		-
Total Other (Income) and Expenses		-		-	-		-
Capital and Restructuring Expenses							
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-		-	-		-
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-		-
UCC legal fees		-		-	-		-
UST quarterly fees		-		-	-		-
Total Capital and Restructuring Expenses		-		-	-		-
Net Cash Flow	\$	-	\$	14,110.48 \$	(7,442.95)	\$	20,002.59
Beginning Cash Balance	\$	13,335.06	\$	13,335.06 \$	27,445.54	\$	_
Net Cash Flow	Ψ	-	Ψ	14,110.48	(7,442.95)	Ψ	20,002.59
Ending Cash Balance	\$	13,335.06	\$	27,445.54 \$		\$	20,002.59
. J		,					

Notes

[1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Bank of Orion

13 Week Cash Flow Model - Blue Grass Savings Bank

Source: Schedules prepared by the Debtor

Description	40/4/0	040	40/0/0040	40/45/0040	1 40	/00/0040	40/00/0040	4/5/0040		ek Ending	4/40/0040	4/00/0040	0/0/0040
Description	12/1/2	018	12/8/2018	12/15/2018	12	/22/2018	12/29/2018	1/5/2019	1.	/12/2019	1/19/2019	1/26/2019	2/2/2019
Revenue Rental income based on full occupancy	\$	_	\$ -	\$ 6,475.	.00 \$		\$ -	\$	- \$	_	\$ 6,475.00	\$ - \$	_
Less current vacancy rate	Ф	-	a -	\$ 6,475. (440.		-	5 -	Ф	- 5	-	(440.30)	ъ - э	-
Total Rental Income Based on Current Occupancy			<u>-</u>	6,034.			<u>:</u>		-		6,034.70	<u>:</u>	
Total Rental Income based on Current Occupancy		-	-	6,034.	.70	-	-		-	-	6,034.70	-	-
Other Income													
Application fees		-	_			-	-		-	_			-
Laundry fees		-	-			-	-		-	_	-	-	-
Late fees		-	-			-	-		-	_	-	-	-
Pet fees		-	-			-	_		-	_	_	_	-
Total Other Income			-			-	-		-	-	_	-	_
Total Revenue		-	_	6,034.	70	_	_		-	-	6,034.70	_	
				5,55							2,00 0		
Cost of Revenue													
Mortgage payment [Note 1]		-	-			-	7,341.07		-	-	-	7,341.07	-
Property insurance		-	-			-	109.75		-	-	-	109.75	-
Property maintenance		-	-			-	505.81		-	-	-	505.81	-
Property taxes		-	-			-	1,168.99		-	-	-	1,168.99	-
Total Cost of Revenue		-	-			-	9,125.62		•	-	-	9,125.62	-
Gross Profit		-	-	6,034	70	-	(9,125.62)		-	-	6,034.70	(9,125.62)	-
													_
Other Operating Expenses													
Cell phone expense		-	-			-	-		-	-	-	-	-
IT and software													
Accounting		-	-			-	-		-	-	-	-	-
Marketing		-	-			-	-		-	-	-	-	-
Legal fees		-	-			-	-		-	-	-	-	-
Office building utilities		-	-			-	-		-	-	-	-	-
Office phone and Internet expense		-	-			-	-		-	-	-	-	-
Office supplies		-	-			-	-		-	-	-	-	-
Payroll		-	-			-	-		-	_	-	-	-
Total Other Operating Expenses		-				-	-		-	-	-	-	-
Operating Income		_	_	6,034.	70	_	(9,125.62)	,		_	6,034.70	(9,125.62)	_
Specially mostly				0,00			(0,120.02)				5,55 5	(0,120.02)	
Other (Income) and Expenses													
Deficiency payments on Sheriff sale and Receiver sale properties		-	-			-	-		-	-	-	-	-
Total Other (Income) and Expenses		-	-	-		-	-		-	-	-	-	
Capital and Restructuring Expenses													
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)													_
GlassRatner Advisory & Financial Group (Debtor's FA)		-	-	•		-	-		-	-	-	-	-
UCC legal fees		-	-	•		-	-		-	-	-	-	-
		-	-			-	-		-	-	-	-	-
UST quarterly fees Total Capital and Restructuring Expenses			-	-			-		-	-		-	<u> </u>
i otal Gapital and Restructuring Expenses		-	-	-		-	-		-	-	-	-	
Net Cash Flow	\$	-	\$ -	\$ 6,034	70 \$	-	\$ (9,125.62)	\$	- \$	-	\$ 6,034.70	\$ (9,125.62) \$	<u>-</u>
Beginning Cash Balance	\$	_	\$ -	\$ -	. \$	6,034.70	\$ 6,034.70	\$ (3.090	.92) \$	(3,090.92)	\$ (3,090.92)	\$ 2,943.78 \$	(6,181.84)
Net Cash Flow	Ψ	-	-	6,034.		-	(9,125.62)	+ (5,000	, v	(0,000.02)	6,034.70	(9,125.62)	(0,101.04)
Ending Cash Balance	\$	-	\$ -		70 \$	6,034.70		\$ (3.090	.92) \$	(3,090.92)			(6,181.84)
			-	J 0,004.		5,557.70	, (0,000.02)	- (5,550	, w	(0,000.02)	,00.10	- (σ,101.04) Ψ	(5,101.04)

Notes
[1] Assumes interest only mortgage payments at 4.25%.

Blue Grass Savings Bank

13 Week Cash Flow Model - Blue Grass Savings Bank

Source: Schedules prepared by the Debtor

						1	
Description	1	2/9/2019		2/16/2019	2/23/2019	13	Week Total
Revenue							
Rental income based on full occupancy	\$	-	\$	6,475.00	-	\$	19,425.00
Less current vacancy rate		-		(440.30)	-		(1,320.90)
Total Rental Income Based on Current Occupancy		-		6,034.70	-		18,104.10
Other Income							
Application fees		-		-	-		-
Laundry fees		-		-	-		-
Late fees		-		-	-		-
Pet fees		-		-	-		-
Total Other Income		-		-	-		-
Total Revenue		-		6,034.70	-		18,104.10
Cost of Revenue							
Mortgage payment [Note 1]		-		_	7,341.07		22,023.21
Property insurance		-		_	109.75		329.25
Property maintenance		-		_	505.81		1,517.43
Property taxes		_		_	1,168.99		3,506.97
Total Cost of Revenue		-		-	9,125.62		27,376.86
Gross Profit		_		6,034.70	(9,125.62)		(9,272.76)
Gross i rom	-			0,034.70	(9,123.02)		-51.22%
Other Operation Frances							
Other Operating Expenses							
Cell phone expense		-		-	-		-
IT and software							
Accounting		-		-	-		-
Marketing		-		-	-		-
Legal fees Office building utilities		-		-	-		-
Office building utilities Office phone and Internet expense		-		-	-		-
Office supplies		-		•	-		•
Payroll		-		-	-		-
Total Other Operating Expenses				<u>-</u>			
Total Other Operating Expenses				<u> </u>			
Operating Income		-		6,034.70	(9,125.62)		(9,272.76)
Other (Income) and Expenses							
Deficiency payments on Sheriff sale and Receiver sale properties		-		-	-		
Total Other (Income) and Expenses		-		-	-		-
Capital and Restructuring Expenses							
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-		-	-		-
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-		-
UCC legal fees		-		-	-		-
UST quarterly fees		-		-	-		-
Total Capital and Restructuring Expenses		-		-	-		
Net Cash Flow	\$	-	\$	6,034.70	(9,125.62)	\$	(9,272.76)
Beginning Cash Balance	\$	(6,181.84)	\$	(6,181.84)	(147.14)	\$	
Net Cash Flow	•	-	•	6,034.70	(9,125.62)	•	(9,272.76)
Ending Cash Balance	\$	(6,181.84)	\$	(147.14)		\$	(9,272.76)

Notes
[1] Assumes interest only mortgage payments at 4.25%.

Blue Grass Savings Bank

Central Bank

13 Week Cash Flow Model - Central Bank

Source: Schedules prepared by the Debtor

									Week Ending			
Description	12/	1/2018	12/8/2018		12/15/2018	12/22/2018	12/29/2018	1/5/2019	1/12/2019	1/19/2019	1/26/2019	2/2/2019
Revenue			-						•			
Rental income based on full occupancy	\$	-	\$	- \$	4,980.00 \$	-	\$ -	\$ -	\$ -	.,		\$ -
Less current vacancy rate		-		-	(338.64)	-		-	-	(338.6		-
Total Rental Income Based on Current Occupancy		-		-	4,641.36	-	-	-	-	4,641.3	6 -	-
Other Income												
Application fees		-		-	-	-	-	-	-	-	-	-
Laundry fees		-		-	-	-	-	-	-	-	-	-
Late fees		-		-	-	-	-	-	-	-	-	-
Pet fees		-		-	-	-	-	-	-	-	-	-
Total Other Income		-		-	-	-	-	-	-	-	-	-
Total Revenue		-			4,641.36	-	-	-	-	4,641.3	6 -	-
Cost of Revenue												
Mortgage payment [Note 1]		_		_	-	_	753.37	-	-	-	753.37	_
Property insurance				_	_	_	195.84	-	-	_	195.84	_
Property maintenance		_		_	-	-	223.52	_			223.52	_
Property taxes [Note 2]		_		_	_	_	916.08	_	_	_	916.08	_
Total Cost of Revenue		-			-	-	2,088.81	-	-	-	2,088.81	-
Gross Profit		-		-	4,641.36	-	(2,088.81)	-	-	4,641.3	6 (2,088.81)	-
Other Operating Expenses												
Cell phone expense		-		-	-	-	-	-	-	-	-	-
IT and software												
Accounting		-		-	-	-	-	-	-	-	-	-
Marketing		-		-	-	-	-	-	-	-	-	-
Legal fees		-		-	-	-	-	-	-	-	-	-
Office building utilities		-		-	-	-	-	-	-	-	-	-
Office phone and Internet expense		-		-	-	-	-	-	-	-	-	-
Office supplies		-		-	-	-	-	-	-	-	-	-
Payroll		-		-	-	-	-	-	-	-	-	-
Total Other Operating Expenses	-	-		-	-	-	-	-	-	-	-	-
Operating Income		-		-	4,641.36	-	(2,088.81)	-		4,641.3	6 (2,088.81)	-
Other (Income) and Expenses												
Deficiency payments on Sheriff sale and Receiver sale properties		_		_	-	_	-	-	-	-	_	_
Total Other (Income) and Expenses				-	-	-	-	-	-	-	-	-
Capital and Restructuring Expenses												
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)												
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-	-	-	-	-	-	-	-
UCC legal fees		-		-	-	-	-		-	-	-	-
UST quarterly fees		-		-	-	-	-	-	-	-	-	-
Total Capital and Restructuring Expenses		-		-	-	-	-	-	-	-	-	-
Net Cash Flow	\$	-	\$	- \$	4,641.36 \$	-	\$ (2,088.81)	\$ -	\$ -	\$ 4,641.3	6 \$ (2,088.81)	\$ -
Paginning Cook Polones	•		•	•		4 044 00	¢ 4044.00	¢ 0.550.55	- ¢ 0.550	EF \$ 05505	E & 7400.01	£ 540540
Beginning Cash Balance	\$	-	\$	- \$	- \$	4,641.36			о ъ 2,552.	55 \$ 2,552.5		\$ 5,105.10
Net Cash Flow	\$	-	\$	- - \$	4,641.36 4,641.36 \$	4,641.36	(2,088.81)		5 \$ 2,552.	4,641.3		£ 5405.40
Ending Cash Balance	<u> </u>	-	Þ	- \$	4,041.30 \$	4,041.36	\$ 2,552.55	⊅ ∠,552.5	ນ ຈ ∠,552.	55 \$ 7,193.9	ı ə 5,105.10	\$ 5,105.10

Notes [1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

13 Week Cash Flow Model - Central Bank

Source: Schedules prepared by the Debtor

Description	2/	9/2019	2/1	16/2019	2/23/2019	1:	3 Week Total
Revenue							
Rental income based on full occupancy	\$	-	\$	4,980.00	\$ -	\$	14,940.00
Less current vacancy rate		-		(338.64)	-		(1,015.92
Total Rental Income Based on Current Occupancy		-		4,641.36	-		13,924.08
Other Income							
Application fees		-		-	-		-
Laundry fees		-		-	-		-
Late fees		-		-	-		-
Pet fees				-	-		-
Total Other Income		•		-	-		-
Total Revenue		-		4,641.36	-		13,924.08
Cost of Revenue							
Mortgage payment [Note 1]		-		-	753.3	37	2,260.11
Property insurance		-		-	195.8	34	587.52
Property maintenance		-		-	223.5	52	670.56
Property taxes [Note 2]		-		-	916.0	08	2,748.24
Total Cost of Revenue		-		-	2,088.8	31	6,266.43
Gross Profit		-		4,641.36	(2,088.8	31)	7,657.65
							55.00%
Other Operating Expenses							
Cell phone expense		-		-	-		-
IT and software							
Accounting		-		-	-		-
Marketing		-		-	-		-
Legal fees		-		-	-		-
Office building utilities Office phone and Internet expense		-		-	-		-
Office supplies		-		-	-		-
Payroll		-		-	-		-
Total Other Operating Expenses	-						-
Total Other Operating Expenses					<u> </u>		
Operating Income	-	-		4,641.36	(2,088.8	31)	7,657.65
Other (Income) and Expenses							
Deficiency payments on Sheriff sale and Receiver sale properties							
Total Other (Income) and Expenses		-		-	-		-
Capital and Restructuring Expenses							
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-		-	-		-
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-		-
UCC legal fees		-		-	-		-
UST quarterly fees		-		-	-		-
Total Capital and Restructuring Expenses		-		-	-		-
Net Cash Flow	\$	-	\$	4,641.36	\$ (2,088.8	31) \$	7,657.65
Beginning Cash Balance	\$	5,105.10	\$	5,105.10	\$ 9,746.4	16 \$	-
Net Cash Flow	_			4,641.36	(2,088.8		7,657.65
Ending Cash Balance	\$	5,105.10	\$	9,746.46	\$ 7,657.6	65 \$	7,657.65

Notes
[1] Assumes interest only mortgage payments at 4.25%.
[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Central Bank

Exchange Bank

13 Week Cash Flow Model - Exchange Bank

Source: Schedules prepared by the Debtor

										We	ek Ending			
Description	12/	1/2018	12/8/201	8	12/15/2018	12/22/2018	12/2	29/2018	1/5/2019		12/2019	1/19/2019	1/26/2019	2/2/2019
Revenue			•					•					•	
Rental income based on full occupancy	\$	-	\$	-	\$ 5,215.00	-	\$	- \$	-	\$	-	\$ 5,215.00	\$ - \$	-
Less current vacancy rate		-		-	(354.62)	-		-	-		-	(354.62)	-	-
Total Rental Income Based on Current Occupancy		-		-	4,860.38	-		-	-		-	4,860.38	-	-
Other Income														
Application fees		_		_	_	_		_	_		_	_	_	_
Laundry fees														
Late fees														
Pet fees				_		_			_		_		_	_
Total Other Income	-			-	-			-	-		-			-
Total Revenue		-		-	4,860.38	-		-	-		-	4,860.38	-	
Cost of Revenue														
Mortgage payment [Note 1]		-		-	-	-		1,273.73			-	-	1,273.73	
Property insurance		-		-	-	-		166.38			-	-	166.38	
Property maintenance		-		-	-	-		182.19	-		-	-	182.19	-
Property taxes [Note 2]		-		-	-	-		1,031.46	-		-	-	1,031.46	-
Total Cost of Revenue		-		-	-	-		2,653.76	-		-	-	2,653.76	-
Gross Profit		-		-	4,860.38	-		(2,653.76)	-		-	4,860.38	(2,653.76)	-
01 0 11 E														
Other Operating Expenses														
Cell phone expense		-		-	-	-		-	-		-	-	-	-
IT and software														
Accounting		-		-	-	-		-	-		-	-	-	-
Marketing		-		-	-	-		-	-		-	-	-	-
Legal fees		-		-	-	-		-	-		-	-	-	-
Office building utilities		-		-	-	-		-	-		-	-	-	-
Office phone and Internet expense		-		-	-	-		-	-		-	-	-	-
Office supplies		-		-	-	-		-	-		-	-	-	-
Payroll		-		-	-	-		-	-		-	-	-	-
Total Other Operating Expenses		-		-	-	-		-	-		-	-	•	-
Operating Income		-		-	4,860.38	-		(2,653.76)	-		-	4,860.38	(2,653.76)	-
Other (Income) and Expenses														
Deficiency payments on Sheriff sale and Receiver sale properties		-		-	-	-		-	-		-	-	-	-
Total Other (Income) and Expenses		-		-	-	-		-	-		-	-	-	-
Capital and Restructuring Expenses														
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-		-	-	-		-	-		-	-	-	-
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-	-		-	-		-			-
UCC legal fees		_		-	_	_		_	_		-		_	_
UST quarterly fees		_		-	_	_		_	_		-		_	_
Total Capital and Restructuring Expenses				-	-			-	-		-	-	-	-
Net Cash Flow	\$	-	\$	-	\$ 4,860.38	-	\$	(2,653.76) \$	_	\$	-	\$ 4,860.38	\$ (2,653.76) \$	-
Beginning Cash Balance	\$	_	\$	_	\$ -	\$ 4,860.38	3 C	4,860.38 \$	2,206.6	2 €	2,206.62	\$ 2,206.62	\$ 7,067.00 \$	4,413.24
Net Cash Flow	φ	-	Ψ		4,860.38	ψ 4 ,000.30	φ	(2,653.76)	2,200.0	_ φ	2,200.02	4,860.38	(2,653.76)	4,413.24
Ending Cash Balance	\$	-	\$	-	\$ 4,860.38	4,860.38	· •	2,206.62 \$	2,206.6	2 E	2,206.62			4,413.24
Enumy Cash Dalance	3	-	ą	•	φ 4,86U.38	_φ 4,860.38	, ,	2,200.02 \$	2,206.6	4 4	∠,∠∪0.02	φ /,υο/.υυ	φ 4,413. ∠ 4 \$	4,413.24

Notes
[1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

13 Week Cash Flow Model - Exchange Bank

Source: Schedules prepared by the Debtor

Description		2/9/2019		2/16/2019	2/23/2019	13 Week Total
Revenue		2/3/2013		2/10/2019	2/23/2019	13 Week Total
Rental income based on full occupancy	\$	-	\$	5,215.00	s -	\$ 15,645.00
Less current vacancy rate	•	_	•	(354.62)		(1,063.86
Total Rental Income Based on Current Occupancy	-	-		4,860.38	-	14,581.14
				·		,
Other Income						
Application fees		-		-	-	-
Laundry fees		-		-	-	-
Late fees Pet fees		-		-	-	-
Total Other Income						
Total Revenue						
l otal Revenue		-		4,860.38	-	14,581.14
Cost of Revenue						
Mortgage payment [Note 1]		-		-	1,273.73	3,821.19
Property insurance		-		-	166.38	499.14
Property maintenance		-		-	182.19	546.57
Property taxes [Note 2]		-		-	1,031.46	3,094.38
Total Cost of Revenue		-		-	2,653.76	7,961.28
Gross Profit		_		4,860.38	(2,653.76)	6,619.86
				,	()	45.40%
Other Operating Expenses						
Cell phone expense						_
IT and software						
Accounting		_		_	_	_
Marketing						
Legal fees						_
Office building utilities						_
Office phone and Internet expense		_		_	_	_
Office supplies		_		_	_	_
Payroll		_		_	_	_
Total Other Operating Expenses				-	-	-
					<i>(</i>)	
Operating Income		-		4,860.38	(2,653.76)	6,619.86
04 4) 15						
Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties						
					<u> </u>	
Total Other (Income) and Expenses	-	-				-
Capital and Restructuring Expenses						
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-		-	-	-
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-	-
UCC legal fees		-		-	-	-
UST quarterly fees		-		-	-	-
Total Capital and Restructuring Expenses		-		-	-	-
Net Cash Flow	\$	-	\$	4,860.38	\$ (2,653.76)	\$ 6,619.86
Beginning Cash Balance	\$	4,413.24	\$	4,413.24	\$ 9,273.62	\$ -
Net Cash Flow	_	-,	<u> </u>	4,860.38	(2,653.76)	6,619.86
Ending Cash Balance	\$	4,413.24	\$	9,273.62	\$ 6,619.86	\$ 6,619.86

Notes

[1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Exchange Bank

13 Week Cash Flow Model - First State Bank of Shannon - Release All Properties - No Model

Source: Schedules prepared by the Debtor

Description	12/1/20	40	12/8/2018	12/15/2018	12/22/2018	12/29/2018	1/5/2019	Week Ending 1/12/2019	1/19/2019	1/26/2019	2/2/2019
Revenue	12/1/20	18	12/8/2018	12/15/2018	12/22/2018	12/29/2018	1/5/2019	1/12/2019	1/19/2019	1/26/2019	2/2/2019
Rental income based on full occupancy	\$	-	\$ -	\$ -	\$ -	\$ -	\$	- \$	- \$ -	. \$ -	\$ -
Less current vacancy rate	Ψ		· -	Ψ -		Ψ -		- ¥	- Ψ	. Ψ	Ψ -
Total Rental Income Based on Current Occupancy	-							<u>-</u>			•
Total Rental Income Based on Current Occupancy		-	-	-	-	-		-	-		•
Other Income											
Application fees			_								
Laundry fees											
Late fees											
Pet fees		_	_	_	_	_		_	_		
Total Other Income	-	-	-	-							
Total Revenue	-	-	-								
Total Neverlue	-										
Cost of Revenue											
Mortgage payment		-	_		-			-			
Property insurance		-	-	-	_			-			
Property maintenance		-	-	-	_			-			
Property taxes		-	-		_			_			_
Total Cost of Revenue	-	-	-		-						
	-										
Gross Profit		-	-	-	-	-		-	-	-	-
Other Operating Expenses											
Cell phone expense		-	-	-	-			-			-
IT and software											
Accounting		-	-	-	-			-			-
Marketing		-	-	-	-			-			-
Legal fees		-	-	-	-			-			-
Office building utilities		-	-	-	-	-		-	-		-
Office phone and Internet expense		-	-	-	-	-		-	-		-
Office supplies		-	-	-	-	-		-	-		-
Payroll		-	-	-	-			-			-
Total Other Operating Expenses		-	-	-	-	-	•	-	-	•	-
Operating Income	-	-	-	-	-	-	•	-	-	•	-
Other (Income) and Expenses											
Deficiency payments on Sheriff sale and Receiver sale properties			_	_	_	_					_
Total Other (Income) and Expenses				-	-			-			-
Total Other (Income) and Expenses			-		-	-		•	-		-
Capital and Restructuring Expenses											
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)			_	_	_	_					
GlassRatner Advisory & Financial Group (Debtor's FA)			-	-	-	•		-			-
UCC legal fees			-		-			-			-
UST quarterly fees			-			•					-
Total Capital and Restructuring Expenses			-								<u> </u>
Total Capital allu Nesti ucturing Expenses	-		-	-	-	-	•	=	-	•	-
Net Cash Flow	\$	-	\$ -	\$ -	\$ -	\$ -	\$	- \$	- \$ -	. \$ -	\$ -
Beginning Cash Balance	\$	_	\$ -	\$ -	\$ -	\$ -	\$	- \$	- \$ -	. \$ -	\$ -
Net Cash Flow	Ψ	-	-	Ψ -	· -	*		-	- Ψ	. Ψ	
Ending Cash Balance	\$	-	\$ -	\$ -	\$ -	\$ -	· \$	- \$	- \$ ·	· \$ -	· \$ -
			T	т	*		<u> </u>	<u> </u>	¥	-	

13 Week Cash Flow Model - First State Bank of Shannon - Release All Properties - No Model

Source: Schedules prepared by the Debtor

Description	2/9/201	19	2/16/2019	2/23/2019	13 Week Total	
Revenue						_
Rental income based on full occupancy	\$	- \$	-	\$ -	\$ -	
Less current vacancy rate			-	_	· ·	
Total Rental Income Based on Current Occupancy			-		-	_
Total Northal moonis Bussa on Santoni Sociapans,						
Other Income						
Application fees		_	_	_	_	
Laundry fees						
Late fees		-	-	•	•	
		-	-		-	
Pet fees		-	-		-	_
Total Other Income		-	-		-	_
Total Revenue		-	-	-	-	_
Cost of Revenue						
Mortgage payment		-	-	-	-	
Property insurance		-	-	-	-	
Property maintenance		-	-	-	-	
Property taxes		-	-	-	-	
Total Cost of Revenue		=	-	-	-	_
Gross Profit		-	-	-	-	
						_
Other Operating Expenses						
Cell phone expense						
IT and software						
Accounting						
		-	-	-	-	
Marketing		-	-	-	-	
Legal fees		-	-	-	-	
Office building utilities		-	-	-	-	
Office phone and Internet expense		-	-	-	-	
Office supplies		-	-	-	-	
Payroll		-	-	-	-	
Total Other Operating Expenses		-	-	-	-	
Operating Income		•	-	-	-	
Other (Income) and Expenses						
Deficiency payments on Sheriff sale and Receiver sale properties		-	-	-	-	
Total Other (Income) and Expenses			-	-	-	_
, , , , , , , , , , , , , , , , , , ,						_
Capital and Restructuring Expenses						
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)						
GlassRatner Advisory & Financial Group (Debtor's FA)		_	_	_	_	
UCC legal fees		-	_	-	-	
		-	-	•	•	
UST quarterly fees	-	-		-		_
Total Capital and Restructuring Expenses		-	-	•	-	_
Not Cook Flour	•			•	•	
Net Cash Flow	\$	- \$	-	\$ -	\$ -	_
	_			_		
Beginning Cash Balance	\$	- \$	-	\$ -	\$ -	
Net Cash Flow		-	-	-	-	_
Ending Cash Balance	\$	- \$	-	\$ -	\$ -	_

First Bank of Shannon

First Midwest Bank

Cash Flow Model - First Midwest Bank

Source: Schedules prepared by the Debtor

	Week Ending													
Description	12/1/20	018	12/8/2018	12/15/2018	12/22/2018	12/29/2018	1/5/2019	1/12/2019	1/19/2019	1/26/2019	2/2/2019			
Revenue			, 0,	1-4,10,1-010	,,	1,2,2,2,2,1	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,	0.00-0.0	,_,_				
Rental income based on full occupancy	\$	- :	\$ -	\$ 775.00	\$ -	\$ -	\$ -	\$ -	\$ 775.00	\$ - \$	-			
Less current vacancy rate		-	-	(52.70)	-	-	-	-	(52.70)	·	-			
Total Rental Income Based on Current Occupancy		-	-	722.30	-	-	-	-	722.30	-	-			
Other Income														
Application fees		-	-	-	-	-	-	-	-	-	-			
Laundry fees		-	-	-	-	-	-	-	-	-	-			
Late fees		-	-	-	-	-	-	-	-	-	-			
Pet fees		-	-	-	-	-	-	-	-	-	-			
Total Other Income		-	-	-	-	-	-	-	-	-	-			
Total Revenue		-	-	722.30	-	-	-	-	722.30	-	-			
Cost of Revenue						440.50				440.50				
Mortgage payment [Note 1]		-	-	-	-	113.56	-	-	-	113.56	-			
Property insurance		-	-	-	-	40.42	-	-	-	40.42	-			
Property maintenance		-	-	-	-	40.11	-	-	-	40.11	-			
Property taxes [Note 2]		-	-			221.81		-		221.81				
Total Cost of Revenue		-	-	-	-	415.90	-	-	-	415.90	-			
Gross Profit		-	-	722.30	-	(415.90)	-	-	722.30	(415.90)	-			
Other Operating Expenses														
Cell phone expense		-	-	-	-	-	-	-	-	-	-			
IT and software														
Accounting		-	-	-	-	-		-		-	-			
Marketing		-	-	-	-	-		-		-	-			
Legal fees		-	-	-	-	-		-		-	-			
Office building utilities		-					-		_		-			
Office phone and Internet expense		-	_	_	_	-	_	-			-			
Office supplies		-	-	_	_		-		_		-			
Payroll		_	_	_	_	_	_	-		_	_			
Total Other Operating Expenses		-	_	_	-	-	_	-	_	_	_			
Operating Income		-	-	722.30	-	(415.90)	-	-	722.30	(415.90)	-			
Other (Income) and Expenses														
Deficiency payments on Sheriff sale and Receiver sale properties		-	-	_	_		-		_		_			
Total Other (Income) and Expenses		-	_	_	-	-	_	-	_	_	_			
Capital and Restructuring Expenses														
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-	-	-	-	-	-	-	-	-	-			
GlassRatner Advisory & Financial Group (Debtor's FA)		-	-	-	-	-	-	-	-	-	-			
UCC legal fees		-	_	_	_	-	_	-			-			
UST quarterly fees		-	_	_	_	-	_	-			-			
Total Capital and Restructuring Expenses		-	-	-	-	-	-	-	-	-				
Net Cash Flow	\$	- :	\$ -	\$ 722.30	\$ -	\$ (415.90)	\$ -	\$ -	\$ 722.30	\$ (415.90) \$	-			
Beginning Cash Balance	\$	- :	\$ -	\$ -	\$ 722.30	\$ 722.30	\$ 306.40	\$ 306.40	\$ 306.40	\$ 1,028.70 \$	612.80			
Net Cash Flow	Ψ		-	722.30	ψ 722.00 -	(415.90)	- 330.40		722.30	(415.90)	-			
Ending Cash Balance	\$	- :	\$ -	\$ 722.30	\$ 722.30		\$ 306.40	\$ 306.40			612.80			
- J	-		•			, 555.40	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, 000.40	,0200	. J.2.00 V	0.2.30			

Notes
[1] Assumes interest only mortgage payments at 4.25%.
[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Cash Flow Model - First Midwest Bank

Source: Schedules prepared by the Debtor

Description	2/9/20	019		2/16/2019	2/23/2019	13 Week To	tal
Revenue Rental income based on full occupancy	\$		\$	775.00	¢	\$ 2,32	E 00
Less current vacancy rate	Ф	-	Ф	(52.70)	5 -		8.10)
				722.30		2,16	
Total Rental Income Based on Current Occupancy		•		722.30	-	2,16	6.90
Other Income							
Application fees		-		-	-		-
Laundry fees		-		-	-		-
Late fees		-		-	-		-
Pet fees		-		-	-		-
Total Other Income		-		-	-		-
Total Revenue		-		722.30	-	2,16	6.90
Cost of Revenue							
Mortgage payment [Note 1]		-		-	113.56	34	0.68
Property insurance		-		-	40.42	12	1.26
Property maintenance		-		-	40.11	120	0.33
Property taxes [Note 2]		-		-	221.81	66	5.43
Total Cost of Revenue		-		-	415.90		7.70
Gross Profit		_		722.30	(415.90)	919	9.20
O1033110III				722.00	(410.00)		.42%
Other Operating Evpenses							
Other Operating Expenses							
Cell phone expense		-		-	-		-
IT and software							
Accounting		-		-	-		-
Marketing		-		-	-		-
Legal fees		-		-	-		-
Office building utilities		-		-	-		-
Office phone and Internet expense		-		-	•		-
Office supplies Payroll		-		-	-		-
•					<u>-</u>		<u> </u>
Total Other Operating Expenses		-		-	<u> </u>		
Operating Income		-		722.30	(415.90)	91	9.20
Other (Income) and Expenses							
Deficiency payments on Sheriff sale and Receiver sale properties		-					_
Total Other (Income) and Expenses	-	-		-	-		-
Capital and Restructuring Expenses							
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-		-	-		-
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-		-
UCC legal fees		-		-	-		-
UST quarterly fees		-		-	-		-
Total Capital and Restructuring Expenses		-		-	-		
Net Cash Flow	\$	-	\$	722.30	\$ (415.90)	\$ 91	9.20
Beginning Cash Balance	\$	612.80	\$	612.80	\$ 1,335.10	\$	_
Net Cash Flow	*	-	-	722.30	(415.90)		9.20
Ending Cash Balance	\$	612.80	\$	1,335.10	\$ 919.20		9.20
Ending Guon Building	Ψ	U12.00	Ψ	1,333.10	9 319.20	ψ 31:	J.20

Notes
[1] Assumes interest only mortgage payments at 4.25%.
[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

First Midwest Bank

13 Week Cash Flow Model - IH Mississippi Valley

Credit Union

Source: Schedules prepared by the Debtor

						W	eek Ending			
Description	12/1/2018	12/8/2018	12/15/2018	12/22/2018	12/29/2018		1/12/2019	1/19/2019	1/26/2019	2/2/2019
Revenue		•		•	•			•		
Rental income based on full occupancy	\$ -	\$ -	\$ 6,375.00 \$	-	\$ - \$	- \$	- \$	6,375.00 \$	- \$	-
Less current vacancy rate		-	(433.50)	-	-	-	-	(433.50)	-	-
Total Rental Income Based on Current Occupancy	=	=	5,941.50	=	-	=	-	5,941.50	=	-
Other Income										
Application fees	-	-	-	-	-	-	-	-	-	-
Laundry fees	-	-	-	-	-	-	-	-	-	-
Late fees	-	-	-	-	-	-	-	-	-	-
Pet fees		-	-	-	-	-	-	-	-	-
Total Other Income		-	-	-	•	-	-	-	-	-
Total Revenue		-	5,941.50	-	-	-	-	5,941.50	-	-
Cost of Revenue										
Mortgage payment [Note 2]	-	-	-	-	1,984.74	-	-	-	1,984.74	-
Property insurance	-	-	-	-	228.51	-	-	-	228.51	-
Property maintenance	-	-	-	-	285.63	-	-	-	285.63	-
Property taxes [Note 3]		-	-	-	1,086.69	-	-	-	1,086.69	-
Total Cost of Revenue		-	-	-	3,585.57	-	-	-	3,585.57	-
Gross Profit		-	5,941.50	-	(3,585.57)	-	-	5,941.50	(3,585.57)	-
Other Operating Expenses										
Cell phone expense	_	_		_	_	_	_	_	_	_
IT and software										
Accounting	_	_	_	_	-	-	_	-	_	-
Marketing		-		-	-	-	-	-		-
Legal fees	-	-	-	-	-	-	-	-	-	-
Office building utilities	-	-	-	-	-	-	-	-	-	-
Office phone and Internet expense	-	-	-	-	-	-	-	-	-	-
Office supplies	-	-	-	-	-	-	-	-	-	-
Payroll		-	-	-	-	-	-	-	-	-
Total Other Operating Expenses	-	=	-	-	-	•	-	-	=	-
Operating Income		-	5,941.50	-	(3,585.57)	-	-	5,941.50	(3,585.57)	-
Other (Income) and Expenses										
Deficiency payments on Sheriff sale and Receiver sale properties	-	_	-	-	_	-	_	_	_	-
Total Other (Income) and Expenses		-	-	-		-	-	=	-	-
Capital and Restructuring Expenses										
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)				_	_	_	_			
GlassRatner Advisory & Financial Group (Debtor's FA)	-	-	-		-	-	-	-	-	-
UCC legal fees	-	-	-	-	-	-	-	-	-	-
UST quarterly fees		-	-	-	•	-	-	-	-	-
Total Capital and Restructuring Expenses		-	-	-	-	-	-	-	-	-
Net Cash Flow	\$ -	\$ -	\$ 5,941.50 \$	-	\$ (3,585.57) \$	- \$	- \$	5,941.50 \$	(3,585.57) \$	-
Beginning Cash Balance	\$ -	\$ -	\$ - \$	5,941.50	\$ 5,941.50 \$	2,355.93 \$	2,355.93 \$	2,355.93 \$	8,297.43 \$	4,711.86
S S										
Net Cash Flow	<u>-</u>	<u>-</u>	5,941.50 \$ 5,941.50 \$	- 5,941.50	(3,585.57) \$ 2,355.93 \$	2,355.93 \$	2,355.93 \$	5,941.50 8,297.43 \$	(3,585.57) 4,711.86 \$	4,711.86

Notes

[1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Credit Union

Source: Schedules prepared by the Debtor

Description	2	/9/2019	1	2/16/2019	2/23/2019	13	Week Total
Revenue							
Rental income based on full occupancy	\$	-	\$	6,375.00	\$ -	\$	19,125.00
Less current vacancy rate		-		(433.50)	-		(1,300.50
Total Rental Income Based on Current Occupancy		-		5,941.50	-		17,824.50
Other Income							
Application fees		-		-	-		-
Laundry fees		-		-	-		-
Late fees		-		-	-		-
Pet fees		-		-	-		-
Total Other Income	-	-		-	-		-
Total Revenue		-		5,941.50	-		17,824.50
Cost of Revenue							
Mortgage payment [Note 2]		-		-	1,984.74		5,954.22
Property insurance		-		-	228.51		685.53
Property maintenance		-		-	285.63		856.89
Property taxes [Note 3]		-		-	1,086.69		3,260.07
Total Cost of Revenue		-		-	3,585.57		10,756.71
Gross Profit		-		5,941.50	(3,585.57)		7,067.79
							39.65%
Other Operating Expenses							
Cell phone expense		-		-	-		-
IT and software							
Accounting		-		-	-		-
Marketing		-		-	-		-
Legal fees		-		-	-		-
Office building utilities		-		-	-		-
Office phone and Internet expense		-		-	-		-
Office supplies		-		-	-		-
Payroll				-	-		-
Total Other Operating Expenses		-		-	-		-
Operating Income		-		5,941.50	(3,585.57)		7,067.79
Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties							
				<u> </u>			<u>:</u>
Total Other (Income) and Expenses	-	-			-		-
Capital and Restructuring Expenses							
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-		-	-		-
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-		-
UCC legal fees		-		-	-		-
UST quarterly fees		-		-	-		-
Total Capital and Restructuring Expenses		-		-	-		-
Net Cash Flow	\$	-	\$	5,941.50	\$ (3,585.57)	\$	7,067.79
Beginning Cash Balance	\$	4,711.86	\$	4,711.86	\$ 10,653.36	\$	_
Net Cash Flow	•	-	•	5,941.50	(3,585.57)	•	7,067.79
Ending Cash Balance	\$	4,711.86	\$		\$ 7,067.79	\$	7,067.79

Notes

[1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

IHMVCU

Midwest Bank

13 Week Cash Flow Model - Midwest Bank

Source: Schedules prepared by the Debtor

Manual Publish Manu										Week End	lina			
Retail income based or hull organezy (** 1.00 0.0 1.00 0.	Description	12/1/	2018	12/8/2018	12/15/2018	12/2	22/2018	12/29/2018	1/5/2019			1/19/2019	1/26/2019	2/2/2019
Control Personne Description 1983										•			•	
Total forcem Search of Current Occupancy Opher Income Comparing	Rental income based on full occupancy	\$	-	\$ -	\$ 1,025	5.00 \$	-	\$ -	\$ -	\$	- \$	1,025.00 \$	- \$	-
Other Income Application Teach	Less current vacancy rate		-	-			-	-	-		-		-	-
Application fees	Total Rental Income Based on Current Occupancy		-	-	955	5.30	-	-	-		-	955.30	=	-
Marche	Other Income													
Pate	Application fees		-	-		-	-	-	-		-	-	-	-
Per less	Laundry fees		-	-		-	-		-		-	-	-	-
Parle No			-			-		-	-		-	-	-	-
Cost of Revenue			-	-		-	-	-	-		-	-	-	-
Cost of Revenue Cost of Re	Total Other Income		-			-	-	-	-		-	•	-	-
Mongap payment Montago	Total Revenue		-	-	955	5.30	-	-	-		-	955.30	-	-
Morgage payment Neet	Cost of Revenue													
Properly Insurance			_	_		-	_	224 18	-		_	-	224.18	-
Properly maintenance			_	_		-			-		-	-		-
Properly taxee			-	-		-	-		-		-	-		-
Total Cost of Revenue			_			-			-		_	_		-
Cell phone expense			-	-		-	-		-		-	-		-
Caliphone expense	Gross Profit		-	-	955	5.30	-	(413.33)	-		-	955.30	(413.33)	-
Caliphone expense		<u>-</u>												
IT and software Accounting Marketing Legal fees Office pluding utilities Office pluding utilities Office poten and Internet expense Office supplies Payroll Total Other Operating Expenses Operating Income Possible Properating Expenses Office pluding September Septemb	Other Operating Expenses													
Accounting	Cell phone expense		-	-		-	-	-	-		-	-	-	-
Marketing	IT and software													
Legal fees	Accounting		-	-		-	-	-	-		-	-	-	-
Conting brown and Internet expense	Marketing		-	-		-	-	-	-		-	-	-	-
Continue not			-	-		-	-	-	-		-	-	-	-
Comparing Expenses	Office building utilities		-	-		-	-	-	-		-	-	-	-
Payrol Total Other Operating Expenses	Office phone and Internet expense		-	-		-	-	-	-		-	-	-	-
Total Other Operating Expenses	Office supplies		-	-		-	-	-	-		-	-	-	-
Operating Income - 955.30 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 (413.33) - - 955.30 <td>Payroll</td> <td></td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>	Payroll		-	-		-	-	-	-		-	-	-	-
Cother (Income) and Expenses Sequence of the composition of the comp	Total Other Operating Expenses		-	-		-	-	-	-		-	•	-	-
Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses S - \$ 955.30 \$ 955.30 \$ 541.97 \$ 541.97 \$ 541.97 \$ 1,497.27 \$ 1,08 Net Cash Flow Beginning Cash Balance S - S - S 955.30 - (413.33) 955.30 (413.33)	Operating Income		-	-	955	5.30	-	(413.33)	-		-	955.30	(413.33)	-
Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses S - \$ 955.30 \$ 955.30 \$ 541.97 \$ 541.97 \$ 541.97 \$ 1,497.27 \$ 1,08 Net Cash Flow Beginning Cash Balance S - S - S 955.30 - (413.33) 955.30 (413.33)														
Total Other (Income) and Expenses														
Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses S - \$ 955.30 \$ - \$ (413.33) \$ - \$ 541.97 \$ 541.97 \$ 1,497.27 \$ 1,08 Net Cash Flow S - \$ 955.30 \$ - \$ 955.30 \$ - \$ (413.33) \$ - \$ - \$ 955.30 \$ (4			-	-		-	-	-	-		-	-	-	-
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)	Total Other (Income) and Expenses		-	-		-	-	-	-		-	-	-	-
GlassRatner Advisory & Financial Group (Debtor's FA)														
UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses Seginning Cash Balance Seginning Cash Flow Seginning Cash Flow Seginning Cash Flow Seginning Cash Flow Seginning Cash S			-	-		-	-	-	-		-	-	-	-
UST quarterly fees Total Capital and Restructuring Expenses Seginning Cash Balance \$ - \$ - \$ 955.30 \$ - \$ (413.33) \$ - \$ 541.97 \$ 541.97 \$ 1,497.27 \$ 1,088. Net Cash Flow Beginning Cash Balance \$ - \$ 955.30 \$ 955.30 \$ - \$ (413.33) \$ - \$ 541.97 \$ 541.97 \$ 561.97 \$ 1,497.27 \$ 1,088. Net Cash Flow Beginning Cash Balance \$ - \$ 955.30 \$ 955.30 \$ - \$ (413.33) \$ - \$ - \$ 955.30 \$ 641.97 \$ 641.97 \$ 641.97 \$ 1,497.27 \$ 1,088. Net Cash Flow			-	-		-	-	-	-		-	-	-	-
Net Cash Flow Seginning Cash Balance Seginning Cash Balance Seginning Cash Flow Seginning Cash Selection Seginning Cash Selection <td></td> <td></td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>			-	-		-	-	-	-		-	-	-	-
Net Cash Flow \$ - \$ 955.30 \$ - \$ - \$ 955.30 \$ - \$ 955.30 \$ 955.30 \$ 541.97 \$ 541.97 \$ 541.97 \$ 541.97 \$ 541.97 \$ 1,497.27 \$ 1,08 Net Cash Flow - - 955.30 - (413.33) - - - 955.30 (413.33)			-	-		-	-	-	-		-	-	-	-
Beginning Cash Balance \$ - \$ - \$ 955.30 \$ 955.30 \$ 541.97 \$ 541.97 \$ 1,497.27 \$ 1,08 Net Cash Flow - 955.30 - (413.33) 955.30 (413.33)	Total Capital and Restructuring Expenses		-	-		-	-	-	-		-	-	-	-
Net Cash Flow - 955.30 - (413.33) 955.30 (413.33)	Net Cash Flow	\$	-	\$ -	\$ 955	5.30 \$	-	\$ (413.33)	\$ -	\$	- \$	955.30 \$	(413.33) \$	-
Net Cash Flow - 955.30 - (413.33) 955.30 (413.33)	Beginning Cash Balance	\$	_	\$ -	\$	- \$	955.30	\$ 955.30	\$ 541.9	97 \$ 5	41.97 \$	541.97 \$	1,497.27 \$	1,083.94
Ending Cash Balance \$ - \$ - \$ 955.30 \$ 955.30 \$ 541.97 \$ 541.97 \$ 1497.7 \$ 1.083.94 \$ 1.08			-	-			-		-	-	-			-
	Ending Cash Balance	\$	-	\$ -			955.30		\$ 541.9	97 \$ 5	41.97 \$	1,497.27 \$	1,083.94 \$	1,083.94

Notes [1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

13 Week Cash Flow Model - Midwest Bank

Source: Schedules prepared by the Debtor

Revenue Rental income based on full occupancy \$. \$ 1,025,00 \$	2/22/2040	12 Wools Total
Rental income based on full occupancy \$. \$. 1,025.00 \$	2/23/2019	13 Week Total
Less current vacancy rate	٠ .	\$ 3,075.00
Total Rental Income Based on Current Occupancy 955.30 Other Income	Ψ -	(209.10)
Other Income Application fees Laundry fees		2,865.90
Application fees Laundry fees Late fees Late fees Pet fees Pet fees Pet fees Total Other Income Total Revenue Cost of Revenue Mortgage payment [Note 1] Property insurance Property maintenance Property maintenance Property daxes [Note 2] Total Cost of Revenue Cost of Revenue Total Cost of Revenue Gross Profit Property insurance Property maintenance Property m	-	2,003.90
Laundry fees		
Late fees	-	-
Pet fees	-	-
Total Revenue	-	-
Total Revenue Mortgage payment [Note 1] Property insurance Property maintenance Property maintenance Property taxes [Note 2] Total Cost of Revenue Coss Profit Cotter Operating Expenses Cell phone expense IT and software Accounting Marketing Legal fees Office building utilities Office building utilities Office bunden expense Office supplies Payroll Total Other Operating Expenses Coffice open and Internet expense Office supplies Payroll Total Other Operating Expenses Coperating Income Cotter (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses Is a contract of the counsel of the coun	-	-
Mortgage payment Note 1	-	-
Mortgage payment Note 1	-	2,865.90
Property insurance		
Property maintenance	224.18	672.54
Property taxes [Note 2] Total Cost of Revenue Cross Profit Definition of Revenue Coll phone expense Cell phone expense Cell phone expense If and software Accounting Marketing Legal fees Office building utilities Office phone and Internet expense	33.60	100.80
Property taxes [Note 2] Total Cost of Revenue Cross Profit Definition of Revenue Coll phone expense Cell phone expense Cell phone expense If and software Accounting Marketing Legal fees Office building utilities Office phone and Internet expense	53.44	160.32
Total Cost of Revenue	102.11	306.33
Other Operating Expenses Cell phone expense IT and software Accounting Accounting Marketing Legal fees Office building utilities Office phone and Internet expense Office supplies Payroll Total Other Operating Expenses Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Capital and Restructuring Expenses Eadshaw Fowler Procter & Fairgrave (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses IT and Software	413.33	1,239.99
Other Operating Expenses Cell phone expense IT and software Accounting Marketing Legal fees Office building utilities Office phone and Internet expense Office supplies Payroll Total Other Operating Expenses Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses I	(413.33)	1,625.91
Cell phone expense	(410.00)	56.73%
Cell phone expense		
IT and software		
Accounting	-	-
Marketing		
Legal fees	-	-
Office building utilities - <td>-</td> <td>-</td>	-	-
Office phone and Internet expense Office supplies Payroll Total Other Operating Expenses Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses	-	-
Office supplies Payroll Total Other Operating Expenses Operating Income Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses	-	-
Payroll Total Other Operating Expenses Operating Income - 955.30 Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses	-	-
Total Other Operating Expenses	-	-
Operating Income - 955.30 Other (Income) and Expenses - - Deficiency payments on Sheriff sale and Receiver sale properties - - Total Other (Income) and Expenses - - Capital and Restructuring Expenses - - Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) - - GlassRatner Advisory & Financial Group (Debtor's FA) - - UCC legal fees - - UST quarterly fees - - Total Capital and Restructuring Expenses - -		
Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses Total Capital and Restructuring Expenses	<u> </u>	<u>-</u>
Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses	(413.33)	1,625.91
Deficiency payments on Sheriff sale and Receiver sale properties Total Other (Income) and Expenses Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses		
Total Other (Income) and Expenses		
Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses		
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)	-	-
GlassRatner Advisory & Financial Group (Debtor's FA) UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses		
UCC legal fees -	-	-
UST quarterly fees Total Capital and Restructuring Expenses	-	-
Total Capital and Restructuring Expenses	-	-
· · · · · · · · · · · · · · · · · · ·	-	-
Net Cash Flow \$ 955.30 \$	-	-
	\$ (413.33)	\$ 1,625.91
Beginning Cash Balance \$ 1,083.94 \$ 1,083.94 \$	\$ 2,039.24	\$ -
Net Cash Flow - 955.30	(413.33)	
Ending Cash Balance \$ 1,083.94 \$ 2,039.24 \$		\$ 1,625.91

Notes
[1] Assumes interest only mortgage payments at 4.25%.
[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Midwest Bank

13 Week Cash Flow Model - Quad City Bank & Trust

Source: Schedules prepared by the Debtor

							Week Ending			
Description	12/1/2018	12/8/2018	12/15/2018	12/22/2018	12/29/2018	1/5/2019	1/12/2019	1/19/2019	1/26/2019	2/2/2019
Revenue										
Rental income based on full occupancy	\$ -	\$ -	\$ 42,905.00	\$ -	\$ -	\$ - \$	- \$	42,905.00 \$	- \$	-
Less current vacancy rate	-	-	(2,917.54)	-	-	-	-	(2,917.54)	-	-
Total Rental Income Based on Current Occupancy	-	-	39,987.46	-	-	-	-	39,987.46	-	-
Other Income										
Application fees			-	_		_	_	_	_	_
Laundry fees	_	_	_	_	_	_	_	_	_	_
Late fees			-	_	_		-	-	_	_
Pet fees	_	_	_	_	_	_	_	_	_	_
Total Other Income		-	-	-	_	-	-	_	-	_
Total Revenue				-	-	-	-	39,987.46	-	
Cost of Revenue										
Mortgage payment [Note 1]					44.045.00				44.045.00	
	-	-	-	-	11,215.22	-	-	-	11,215.22	-
Property insurance	-	-	-	-	1,528.22	•	-	-	1,528.22	-
Property maintenance	-	-	-	-	1,654.86	-	-	-	1,654.86	-
Property taxes [Note 2]		-	-	-	8,001.25	-	-		8,001.25	-
Total Cost of Revenue		-	-	-	22,399.55	-	-	-	22,399.55	-
Gross Profit		-	39,987.46	-	(22,399.55)	-	-	39,987.46	(22,399.55)	-
Other Operating Expenses										
Cell phone expense	_	_	_	_			_	_	_	_
IT and software	_	-		-	-	-	-	-	-	_
Accounting										
	-	-	•	-	-	-	-	-	-	-
Marketing	-	-	•	-	-	-	-	-	-	-
Legal fees	-	-	-	-	-	-	-	-	-	-
Office building utilities	-	-	•	-	-	•	-	•	-	-
Office phone and Internet expense	-	-	•	-	-	-	-	•	•	-
Office supplies	-	-	-	-	-	-	-	-	-	-
Payroll		-	-	-	-	-	-	-	-	-
Total Other Operating Expenses		-	-	-	-	-	-	-	-	-
Operating Income		-	39,987.46	-	(22,399.55)	-	-	39,987.46	(22,399.55)	•
Other (Income) and Expenses										
Deficiency payments on Sheriff sale and Receiver sale properties			<u> </u>	-			-	-	-	
Total Other (Income) and Expenses		-	-	-	-	-	-	•	-	-
Capital and Restructuring Expenses										
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)	-	-	-	-	-	-	-	-	-	-
GlassRatner Advisory & Financial Group (Debtor's FA)	-	-	-	-	-	-	-	-	-	-
UCC legal fees	-	-	-	-	-	-	-	-	-	-
UST quarterly fees	-	-	-	-	-	-	-	-	-	-
Total Capital and Restructuring Expenses		-	•	-	-	-	-	-	-	-
Net Cash Flow	\$ -	\$ -	\$ 39,987.46	\$ -	\$ (22,399.55)	\$ - \$	- \$	39,987.46 \$	(22,399.55) \$	-
Beginning Cash Balance	\$ -	\$ -	\$ -	\$ 39,987.46	\$ 39,987.46	\$ 17,587.91 \$	17,587.91 \$	17,587.91 \$	57,575.37 \$	35,175.82
		_	39,987.46		(22,399.55)			39,987.46	(22,399.55)	-
Net Cash Flow					(22,399.33)	-			(22,333.33)	

Notes [1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Quad City Bank & Trust

13 Week Cash Flow Model - Quad City Bank & Trust

Source: Schedules prepared by the Debtor

Description		2/9/2019		2/16/2019	2/:	23/2019	13	Week Total
Revenue Rental income based on full occupancy	\$		\$	42,905.00	œ.		\$	128,715.00
Less current vacancy rate	Φ	-	φ	(2,917.54)	φ	-	φ	(8,752.62)
Total Rental Income Based on Current Occupancy	-			39,987.46				119,962.38
Total Nemai income based on current occupancy		-		33,307.40		-		113,302.30
Other Income								
Application fees		-		-		-		-
Laundry fees		-		-		-		-
Late fees		-		-		-		-
Pet fees		-		-		-		-
Total Other Income		-		-		-		-
Total Revenue	-	-		39,987.46		-		119,962.38
Cost of Revenue								
Mortgage payment [Note 1]		-		-		11,215.22		33,645.66
Property insurance		-		-		1,528.22		4,584.66
Property maintenance		-		-		1,654.86		4,964.58
Property taxes [Note 2]		-		-		8,001.25		24,003.75
Total Cost of Revenue		-		-		22,399.55		67,198.65
Gross Profit		_		39,987.46		(22,399.55)	52,763.73
				·			•	43.98%
Other Operating Expenses								
Cell phone expense		-		-		-		-
IT and software								
Accounting		-		-		-		-
Marketing		-		-		-		-
Legal fees		-		-		-		-
Office building utilities		-		-		-		-
Office phone and Internet expense		-		-		-		-
Office supplies		-		-		-		-
Payroll		-		-		-		-
Total Other Operating Expenses	-	-		-		-		-
Operating Income		-		39,987.46		(22,399.55)	52,763.73
Other (Income) and Expenses								
Deficiency payments on Sheriff sale and Receiver sale properties		-		-		-		-
Total Other (Income) and Expenses		-		-		-		-
Capital and Restructuring Expenses								
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-		-		-		-
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-				-
UCC legal fees		-		-		-		-
UST quarterly fees		_		_		_		-
Total Capital and Restructuring Expenses		-		-		-		-
Net Cash Flow	\$	-	\$	39,987.46	\$	(22,399.55) \$	52,763.73
Beginning Cash Balance	\$	35,175.82	\$	35,175.82	\$	75,163.28	\$	_
Net Cash Flow	*		-	39,987.46		(22,399.55		52,763.73
Ending Cash Balance	\$	35,175.82	\$	75,163.28	\$	52,763.73		52,763.73

Notes [1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Quad City Bank & Trust

13 Week Cash Flow Model - Sauk Valley Bank

Source: Schedules prepared by the Debtor

Description	12/1	/2018	12/8/2018	12/	15/2018	12/22/2018	12/29/2018	1//		eek Ending 1/12/2019	1/19/2019	1/26/2019	2/2/2019
Revenue	12/1	/2016	12/0/2010	12/	15/2016	12/22/2010	12/29/2010	1/3	5/2019	1/12/2019	1/19/2019	1/20/2019	2/2/2019
Rental income based on full occupancy	\$	_	\$ -	\$	59,335.00 \$	_	\$ -	\$	- \$	- 9	59,335.00 \$	- \$	_
Less current vacancy rate	Ψ		Ψ .	Ψ	(4.034.78)		Ψ -	Ψ		. '	(4,034.78)		
Total Rental Income Based on Current Occupancy	-				55,300.22		-		-	-	55,300.22		
Total Nertal income based on ourient occupancy		_	_		33,300.22	_	_		-	-	33,300.22	-	_
Other Income													
Application fees		_	_		_	_	_		-	_	-	_	_
Laundry fees		_	_		-	_	_		_	-	-	_	_
Late fees		_	_		_	_	_		_	_	_	_	_
Pet fees													
Total Other Income	-				-	-			-	-			-
Total Revenue	-				55,300.22				-		55,300.22		
Total Nevertue	-		<u>-</u>		33,300.22		<u>-</u>				33,300.22		
Cost of Revenue													
Mortgage payment [Note 1]		-			-	_	15,263.2	2	-	_	-	15,263.22	-
Property insurance		-	_		-	-	2,573.9		-	-	_	2,573.96	_
Property maintenance		_	_		-	-	2,394.6		-	-	-	2,394.60	_
Property taxes [Note 2]		_			_	_	10,986.5		_			10,986.59	_
Total Cost of Revenue	-		-		-	-	31,218.3		-	-		31,218.37	-
Total Cost of Revenue	-						31,210.3					31,210.31	
Gross Profit		-	-		55,300.22	-	(31,218.3	7)	-	-	55,300.22	(31,218.37)	-
Other Operating Expenses													
Cell phone expense		-	-		-	-	-		-	-	-	-	-
IT and software													
Accounting		-	-		-	-	-		-	-	-	-	-
Marketing		-	-		-	-	-		-	-	-	-	-
Legal fees		-	-		-	-	4.0	0	-	-	-	-	-
Office building utilities		-	-		-	-	-		-	-	-	-	-
Office phone and Internet expense		-	-		-	-	-		-	-	-	-	-
Office supplies		-	-		-	-	-		-	-	-	-	-
Payroll		-	-		-	-	-		-	-	-	-	-
Total Other Operating Expenses		-	-		-	-	4.0	0	-	-	-	-	-
Operating Income		-	-		55,300.22	-	(31,222.3	7)	-	-	55,300.22	(31,218.37)	_
							•						
Other (Income) and Expenses													
Deficiency payments on Sheriff sale and Receiver sale properties		-	-		-	-	-		-	-	-	-	-
Total Other (Income) and Expenses		-	-		-	-	-		-	-	-	-	-
Carifel and Bastonstonian Foresans													
Capital and Restructuring Expenses													
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-	-		-	-	-		-	-	-	-	-
GlassRatner Advisory & Financial Group (Debtor's FA)		-	-		-	-	-		-	-	-	-	-
UCC legal fees		-	-		-	-	-		-	-	-	-	-
UST quarterly fees		-	-		-	-	-		-	-	-	-	-
Total Capital and Restructuring Expenses		-	-		-	-	-		-	-	-	-	-
Net Cash Flow	\$	-	\$ -	\$	55,300.22 \$	-	\$ (31,222.3	7) \$	- \$	- \$	55,300.22 \$	(31,218.37) \$	-
Beginning Cash Balance	\$		\$ -	\$	- \$	55,300.22	\$ 55,300.2	2 \$	24,077.85 \$	24,077.85	24,077.85 \$	79,378.07 \$	48,159.70
Net Cash Flow	Ψ	-	Ψ - -	Ψ	55.300.22	-	(31,222.3)		_+,σττ.σσ ψ -	,077.00	55,300.22	(31,218.37)	-0,100.70
Ending Cash Balance	\$		\$ -	\$	55,300.22 \$	55,300.22			24,077.85 \$	24,077.85		48,159.70 \$	48,159.70
Ending Guon Building	Ψ		· -	Ψ	55,500.22 \$	33,300.22	Ψ 27,011.0	υ ψ	<u>-</u> ,011.00 \$	24,011.00	, 10,010.01 \$	70,133.70 P	70,133.70

Notes
[1] Assumes interest only mortgage payments at 4.4%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Sauk Valley

13 Week Cash Flow Model - Sauk Valley Bank

Source: Schedules prepared by the Debtor

Nortgage payment [Note 1]								
Remail income based on full occupancy \$. \$. \$. \$. \$. \$. \$. \$. \$. \$	Description		2/9/2019		2/16/2019	2/23/2019	13	Week Total
Content Cont				_				
Total Rental Income Based on Current Occupancy		\$	-	\$		-	\$	
Other Income Application fees			-			-		
Application fees	Total Rental Income Based on Current Occupancy		-		55,300.22	-		165,900.66
Laudry fees	Other Income							
Late fees	Application fees		-		-	-		-
Pet fees	Laundry fees		-		-	-		-
Total Other Income	Late fees		-		-	-		-
Total Revenue	Pet fees		-		-	-		-
Mortgage payment [Note 1]	Total Other Income		-		-	-		-
Notingage payment Note 1 1 1 1 1 1 1 1 1 1	Total Revenue		-		55,300.22	-		165,900.66
Notingage payment Note 1 1 1 1 1 1 1 1 1 1	Cost of Revenue							
Property misurance			_		_	15 263 22		45 780 66
Property maintenance Property taxes [Note 2]	* * * * * * * * * * * * * * * * * * * *							
Property taxes [Note 2] 1,098.59 32,959.7 Total Cost of Revenue 1,098.59 32,959.7 Total Cost of Revenue 1,098.59 32,959.7 33,255.5 31,218.37 33,655.5 33,228.37 33,255.5 33,228.37 33,255.5 33,228.37 33,255.5 33,228.37			_		-			
Total Cost of Revenue - - 31,218.37 93,655.1 Gross Profit - 55,300.22 (31,218.37) 72,245.5 Cher Operating Expenses - 55,300.22 (31,218.37) 72,245.5 Cell phone expense -			-		•			
Paginning Cash Profit Pag		-			-			
Cell phone expense	l otal Cost of Revenue		-		-	31,218.37		93,655.11
Cell phone expense	Gross Profit		-		55,300.22	(31,218.37)	1	72,245.55
Cell phone expense								43.55%
T and software								
Accounting			-		-	-		-
Marketing	IT and software							
Legal fees	Accounting		-		-	-		-
Office building utilities	Marketing		-		-	-		-
Office phone and Internet expense -	Legal fees		-		-	-		4.00
Office supplies	Office building utilities		-		-	-		-
Payroll Total Other Operating Expenses	Office phone and Internet expense		-		-	-		-
Total Other Operating Expenses	Office supplies		-		-	-		-
Operating Income - 55,300.22 (31,218.37) 72,241.50 Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties -	Payroll		-		-	-		-
Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties - </td <td>Total Other Operating Expenses</td> <td></td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td></td> <td>4.00</td>	Total Other Operating Expenses		-		-	-		4.00
Deficiency payments on Sheriff sale and Receiver sale properties	Operating Income		-		55,300.22	(31,218.37)		72,241.55
Deficiency payments on Sheriff sale and Receiver sale properties								
Total Other (Income) and Expenses					_			
Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) -								
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel) -	Total Other (Income) and Expenses		-			<u> </u>		
GlassRatner Advisory & Financial Group (Debtor's FA)								
UCC legal fees UST quarterly fees Total Capital and Restructuring Expenses -			-		-	-		-
UST quarterly fees -	GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-		-
Total Capital and Restructuring Expenses -	UCC legal fees		-		-	-		-
Net Cash Flow \$ - \$ 55,300.22 \$ (31,218.37) \$ 72,241.51 Beginning Cash Balance \$ 48,159.70 \$ 48,159.70 \$ 103,459.92 \$ - Net Cash Flow - 55,300.22 (31,218.37) 72,241.51	UST quarterly fees		-		-	-		-
Beginning Cash Balance \$ 48,159.70 \$ 48,159.70 \$ 103,459.92 \$ - Net Cash Flow - 55,300.22 (31,218.37) 72,241.5	Total Capital and Restructuring Expenses		-		•	-		-
Net Cash Flow - 55,300.22 (31,218.37) 72,241.5	Net Cash Flow	\$	-	\$	55,300.22 \$	(31,218.37)	\$	72,241.55
Net Cash Flow - 55,300.22 (31,218.37) 72,241.5	Reginning Cach Ralance	¢	48 150 70	•	18 150 70 ¢	103 450 02	•	
		φ	-0,109.10	ψ				72 2/1 55
40,103.10 \$ 100,403.32 \$ 12,241.33 \$ 12,241.3		•	18 150 70	•				
	Litania casti Dalatice	-	70,133.10	Ψ	100,733.32 \$	12,241.33	Ψ	12,241.33

Notes
[1] Assumes interest only mortgage payments at 4.4%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Sauk Valley

13 Week Cash Flow Model - Vibrant Credit Union - All

Properties Sold at Sherriff Sale

Source: Schedules prepared by the Debtor

								Week Ending			
Description	12/1	/2018	12/8/2018	12/15/2018	12/22/2018	12/29/2018	1/5/2019	1/12/2019	1/19/2019	1/26/2019	2/2/2019
Revenue		,	12/0/2010	12,10,2010	12/22/2010	12/20/2010	17072010	1712/2010	1710/2010	1/20/2010	2/2/2010
Rental income based on full occupancy	\$	-	\$ -	\$.	- \$ -	\$ -	\$ -	- \$ -	\$ -	\$ -	\$ -
Less current vacancy rate		-	-			-				-	_
Total Rental Income Based on Current Occupancy	-	_				-					-
· · · · · · · · · · · · · · · · · · ·											
Other Income											
Application fees		_								_	
Laundry fees		_	_			_			_		_
Late fees		_	_			_			_	-	_
Pet fees							_			_	_
Total Other Income			-								-
Total Revenue					<u> </u>						
Total Revenue			<u>-</u>	•	·	-	•	<u> </u>		<u> </u>	-
Cost of Revenue											
Mortgage payment		_				_	_		_	_	
Property insurance		-	-		•	-	·	•	•	•	
		-	-			-	•		-	-	-
Property maintenance Property taxes		-	-		-	-		-	-	-	-
					· · · · ·	<u> </u>	•	•	<u>-</u>	-	
Total Cost of Revenue		-	-		-	-		-	-	-	-
Gross Profit		_	_			_	_		_	_	_
Gloss Floiit	-		-		-	-	•	<u> </u>			-
Other Operating Expenses											
Cell phone expense		-				-			-		
IT and software											
Accounting		_							_	_	_
Marketing		_									
Legal fees		_									
Office building utilities											
Office phone and Internet expense		-	-	·	•	-		-	•	•	•
		-	-			-	•		-	-	-
Office supplies		-	-			-			-	-	-
Payroll			-		· · ·		<u> </u>	-	-		
Total Other Operating Expenses		-	-	•	-	-		-	-	-	-
Operating Income		_	_			-	_		_	_	_
Operating income	-		<u> </u>	•	<u> </u>	<u> </u>	•	<u> </u>	-		<u>_</u>
Other (Income) and Expenses											
Deficiency payments on Sheriff sale and Receiver sale properties		-	-			-		-	-	-	-
Total Other (Income) and Expenses	-	-	-		-	-			-	-	-
Capital and Restructuring Expenses											
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		-	-		-	-		-	-	-	-
GlassRatner Advisory & Financial Group (Debtor's FA)		-	-			-		-	-	-	-
UCC legal fees		-							-	-	-
UST quarterly fees		_								_	_
Total Capital and Restructuring Expenses	-	-	-			-		-	-	-	-
Net Cash Flow	\$	-	\$ -	\$.	. \$ -	\$ -	\$ -	· \$ -	\$ -	\$ -	\$ -
			·	•			•		•	•	•
Beginning Cash Balance	\$	-	\$ -	\$	- \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net Cash Flow		-	-			-		-	-	-	-
Ending Cash Balance	\$	=	\$ -	\$.	· \$ -	\$ -	\$ -	· \$ -	\$ -	\$ -	\$ -
				•							

Vibrant Credit Union

13 Week Cash Flow Model - Vibrant Credit Union - All

Properties Sold at Sherriff Sale

Source: Schedules prepared by the Debtor

		1			
Description	2/9/201	9	2/16/2019	2/23/2019	13 Week Total
Revenue	•			•	•
Rental income based on full occupancy	\$	- \$	-	\$ -	\$ -
Less current vacancy rate		-	-	-	-
Total Rental Income Based on Current Occupancy		-	-	-	-
Other Income					
Application fees		_	_	_	_
Laundry fees		_	_	_	
Late fees		-	-		_
Pet fees		_	_	_	_
Total Other Income	-	-	_	-	_
Total Revenue		-	-	-	-
Cost of Revenue					
Mortgage payment		-	-	-	-
Property insurance		-	-	-	-
Property maintenance		-	-	-	-
Property taxes		-	-	-	-
Total Cost of Revenue		-	-	-	-
Gross Profit		_	_	_	_
GIOSSTION					
Other Operating Expenses					
Cell phone expense		-	-	-	-
IT and software					
Accounting		-	-	-	-
Marketing		-	-	-	-
Legal fees		-	-	-	-
Office building utilities		-	-	-	-
Office phone and Internet expense		-	-	-	-
Office supplies		-	-	-	-
Payroll		-	-	-	-
Total Other Operating Expenses		-	-	-	-
Operating Income		-	-	-	_
Other (Income) and Expenses					
Deficiency payments on Sheriff sale and Receiver sale properties		_	_	_	
Total Other (Income) and Expenses	-		_		_
Capital and Restructuring Expenses					
Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)		_	_	_	_
GlassRatner Advisory & Financial Group (Debtor's FA)		_	_		
UCC legal fees		_	-	_	_
UST quarterly fees		_	-	_	_
Total Capital and Restructuring Expenses		-	-		
N. O. J. E.				_	_
Net Cash Flow	<u>\$</u>	- \$	<u>-</u>	\$ -	\$ -
Beginning Cash Balance	\$	- \$	-	\$ -	\$ -
Net Cash Flow		-	-		-
Ending Cash Balance	\$	- \$	-	\$ -	\$ -

Vibrant Credit Union

13 Week Cash Flow Model - Walcott Trust and Savings Bank

Source: Schedules prepared by the Debtor

												Week Ending			
Der	scription	12	/1/2018	12/8/20	18	12/15/2018	12/22/20	18	12/29/2018	1/	/5/2019	1/12/		1/19/2019	1/26/2019
Revenue	•						•			•				•	
Rental income based on full occupancy	,	\$	-	\$	-	\$ 9,525.00	\$	- \$	-	\$		\$	-	\$ 9,525.00 \$	-
Less current vacancy rate			-		-	(647.70)		- '	-		-			(647.70)	_
Total Rental Income Based on Curren	nt Occupancy				-	8,877.30			-		-		-	8,877.30	-
	•														
Other Income															
Application fees			-		-	-		-	-		-		-	-	-
Laundry fees			-		-	-		-	-		-		-	-	-
Late fees			-		-	-		-	-		-		-	-	-
Pet fees			-		-	-		-	-		-		-	-	-
Total Other Income		·	-		-	-		-	-		-		-	-	-
Total Revenue			-		-	8,877.30		-	-		-		-	8,877.30	-
Cost of Revenue															
Mortgage payment [Note 1]			-		-	-		-	2,282.08		-		-	-	2,282.08
Property insurance			-		-	-		-	309.40		-		-	-	309.40
Property maintenance			-		-	-		-	394.43		-		-	-	394.43
Property taxes [Note 2]			-		-	-		-	1,744.08		-		-	-	1,744.08
Total Cost of Revenue			-		-	-		-	4,729.99)	-		-	-	4,729.99
Gross Profit			-		-	8,877.30		-	(4,729.99)	-		-	8,877.30	(4,729.99
Other Operating Expenses															
Cell phone expense			-		-	-		-	-		-		-	-	-
IT and software															
Accounting			-		-	-		-	-		-		-	-	-
Marketing			-		-	-		-	-		-		-	-	-
Legal fees			-		-	-		-	-		-			-	-
Office building utilities					-	-		-	-					-	-
Office phone and Internet expense			-		-	_		-	-		-				_
Office supplies			_		-	_		-	_		_			_	_
Payroll			_		_	_			_		_			_	_
Total Other Operating Expenses		-	-		-	-		-	-		-		-	-	-
Operating Income			_		_	8,877.30		_	(4,729.99	1			_	8,877.30	(4,729.99
Operating income						0,077.30			(4,723.33	·)				0,077.30	(4,123.33
Other (Income) and Expenses															
Deficiency payments on Sheriff sale and	d Receiver sale properties		-		-	-		-	-		-			-	-
Total Other (Income) and Expenses			-		-	-		-	-		-		-	•	-
Capital and Restructuring Expenses															
	Dahtada aassaal)														
Bradshaw Fowler Procter & Fairgrave (I			-		-	-		-	-		-		-	•	-
GlassRatner Advisory & Financial Group	p (Debtors FA)		-		-	-		-	-		-		-	-	-
UCC legal fees			-		-	-		-	-		-		-	-	-
UST quarterly fees		-			-	-		-	-		-			-	-
Total Capital and Restructuring Expe	nses		-		-	-		-	-		-		-	-	-
Net Cash Flow		\$	-	\$	-	\$ 8,877.30	\$	- \$	(4,729.99) \$	-	\$	-	\$ 8,877.30 \$	(4,729.99
Beginning Cash Balance		\$	_	\$	_	\$ -	\$ 8,8	77.30 \$	8,877.30) \$	4,147.31	\$	4,147.31	\$ 4,147.31 \$	13,024.61
Net Cash Flow		*	_	~	_	8,877.30	- 0,0	- · · · · · ·	(4,729.99		-,	•	-	8,877.30	(4,729.99
		\$		\$		\$ 8,877.30		77.30 \$	4,147.31		4,147.31		4,147.31		

Notes
[1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Walcott Trust and Savings Bank

13 Week Cash Flow Model - Walcott Trust and Savings Bank

Source: Schedules prepared by the Debtor

Description		2/2/2019	:	2/9/2019	2/16/2019		2/23/2019	13 Week Total	
Revenue									
Rental income based on full occupancy	\$	-	\$	-	\$ 9,525.	00 \$	-	\$ 28,575.00	
Less current vacancy rate		-		-	(647.		-	(1,943.10)	
Total Rental Income Based on Current Occupancy		-		-	8,877.	30	-	26,631.90	
Other Income									
Application fees		-		-	-		-	-	
Laundry fees		-		-	-		-	-	
Late fees		-		-	-		-	-	
Pet fees		-		-	-		-	-	
Total Other Income		-		-	-		-	-	
Total Revenue		-		-	8,877.	30	-	26,631.90	
Cost of Revenue									
Mortgage payment [Note 1]		-		-	-		2,282.08	6,846.24	
Property insurance		-		-	-		309.40	928.20	
Property maintenance		-		-	-		394.43	1,183.29	
Property taxes [Note 2]		-		-	-		1,744.08	5,232.24	
Total Cost of Revenue		-		-	-		4,729.99	14,189.97	
Gross Profit		-		-	8,877.	30	(4,729.99)	12,441.93	
								46.72%	
Other Operating Expenses									
Cell phone expense		-		-	-		-	-	
IT and software									
Accounting		-		-	-		-	-	
Marketing		-		-	-		-	-	
Legal fees		-		-	-		-	-	
Office building utilities		-		-	-		-	-	
Office phone and Internet expense		-		-	-		-	-	
Office supplies		-		-	-		-	-	
Payroll		-		-	-		-	-	
Total Other Operating Expenses		-		-	-		-	-	
Operating Income		-		-	8,877.	30	(4,729.99)	12,441.93	
Other (Income) and Expenses Deficiency payments on Sheriff sale and Receiver sale properties									
Total Other (Income) and Expenses		-			-		-	-	
Capital and Restructuring Expenses Bradshaw Fowler Procter & Fairgrave (Debtor's counsel)				_					
GlassRatner Advisory & Financial Group (Debtor's FA)		-		-	-		-	•	
UCC legal fees		-		-	-		-	-	
UST quarterly fees		-		-	-		-	-	
Total Capital and Restructuring Expenses		<u> </u>		<u> </u>	-			-	
Net Cash Flow	\$	-	\$	-	\$ 8,877.	30 \$	(4,729.99)	\$ 12,441.93	
Paginning Cook Palance	<u> </u>	9.204.00	¢.	9.204.00	¢ 0.004	20 6	17 171 00	¢	
Beginning Cash Balance Net Cash Flow	Ф	8,294.62	Ф	8,294.62	\$ 8,294.0 8,877.3		17,171.92 (4,729.99)	12,441.93	
Ending Cash Balance	\$	8,294.62	\$	8,294.62	\$ 17,171.		12,441.93	\$ 12,441.93	
· • · · · · · · · · · · · · · · · · · ·		_,_ _		-,-0	,	· · · ·	,	,	

Notes
[1] Assumes interest only mortgage payments at 4.25%.

[2] Assumes property taxes are escrowed monthly. 2018 property taxes become due in 2019. 2017 taxes are unpaid.

Walcott Trust and Savings Bank