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Proposed Counsel to the Debtor and Debtor-in-Possession

UNITED STATES BANKRUPTCY COURT

FOR THE SOUTHERN DISTRICT OF CALIFORNIA

In re: CashCall, Inc., Debtor.	Case No. 26-03102-JBM11 Chapter 11 **DEBTOR'S *FIRST DAY* MOTION FOR INTERIM AND FINAL ORDERS (I) AUTHORIZING THE DEBTOR TO (A) CONTINUE USING ITS CASH MANAGEMENT SYSTEM AND (B) MAINTAIN EXISTING BANK ACCOUNTS AND BUSINESS FORMS; (II) WAIVING CERTAIN DEPOSIT GUIDELINES; AND (III) GRANTING RELATED RELIEF** [Declarations of Leslie Gladstone and J. Paul Reddam in Support of Chapter 11 Petition and First Day Pleadings Filed Concurrently] Date: Time: Place: Courtroom Name of Judge: Judge J. Barrett Marum

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TO HONORABLE MARUM, UNITED STATES BANKRUPTCY JUDGE, THE OFFICE OF THE UNITED STATES TRUSTEE, ALL CREDITORS, PARTIES REQUESTING SPECIAL NOTICE:

1. CashCall, Inc. ("**Debtor**"), the Chapter 11 debtor and debtor in possession in the above-captioned Chapter 11 bankruptcy case, hereby submits its *First Day Motion for Entry of Interim and Final Orders (I) Authorizing the Debtor to (A) Continue Using Its Cash Management System and (B) Maintain the Existing Bank Accounts and Business Forms; (II) Waiving Certain Deposit Guidelines; and (III) Granting Related Relief* ("**Motion**").

2. The bases of the Motion are Federal Rules of Bankruptcy Procedure 6003 and 6004, and sections 105(a), 345, 363, and 503 of chapter 11 of title 11 of the United States Code §§ 101, *et seq*. (the "**Bankruptcy Code**"), the separately and concurrently filed *Declaration of Leslie Gladstone in Support of the Debtor's Chapter 11 Petition and First-Day Pleadings* (the "**Gladstone Declaration**") and *Declaration of J. Paul Reddam in Support of the Debtor's Chapter 11 Petition and First Day Pleadings* (the "**Reddam Declaration**"), the oral argument of counsel to be made at the hearing on the Motion, and all evidence properly before the Court at the hearing on the Motion. In support of this Motion, the Debtor states as follows:

I. JURISDICTION AND VENUE

3. This Court has jurisdiction over this Motion pursuant to 28 U.S.C. §§ 157 and 1334. This is a core proceeding pursuant to 28 U.S.C. § 157(b). Venue is proper pursuant to 28 U.S.C. §§ 1408 and 1409.

II. BACKGROUND

4. On July 20, 2026 (the "**Petition Date**"), the Debtor filed its voluntary petition for relief under chapter 11 of title 11 of the United States Code (the "**Bankruptcy Code**") commencing the above captioned case (the "**Chapter 11 Case**"). The Debtor continues to manage and operate its business as debtor-in-possession pursuant to Bankruptcy Code §§ 1107 and 1108.

5. An official committee of unsecured creditors has yet to be appointed in this Chapter 11 Case. Further, no trustee or examiner has been requested or appointed.

6. A detailed description of the Debtor and its business, the facts and circumstances leading up to the filing of the Debtor's Chapter 11 Case, and the facts supporting this Motion are set forth in greater detail in the Gladstone Declaration and the Reddam Declaration, which are being filed concurrently herewith and are incorporated by reference in this Motion.

III. CASH MANAGEMENT SYSTEM

A. Overview

7. The Debtor's cash management system (the "**Cash Management System**") consists of a total of four accounts, an operating account (the "**Operating Account**"), two collections accounts (the "**Collections Accounts**"), and one funding account (the "**Funding Account**"), as well as a corporate credit card program. All bank accounts are maintained at Merchants Bank of Indiana ("**MBI**") and are insured by the Federal Deposit Insurance Corporation ("**FDIC**"). The corporate credit cards are from American Express. A list of the Operating Account, the Collections Accounts, and the Funding Account (each a "**Debtor Account**" and collectively, the **"Debtor Accounts**") is attached set forth in Schedule 1 to the proposed orders which are attached hereto as Exhibits A and B.

8. Historically, the Debtor's Cash Management System was monitored by its accounting department, specifically its controller and CFO, prior to the Petition Date. At this time, the Cash Management System also will be monitored by Dundon Advisors, the Debtor's financial advisor, and Leslie Gladstone, its Chief Restructuring Officer. The Debtor utilizes the well-established and efficient mechanisms of the Cash Management System for the collection, concentration, management, and disbursement of funds used in its business activities. The Cash Management System is comparable to the centralized cash management systems used by similarly situated companies to manage the cash of operating units in a cost-effective, efficient manner. The Debtor uses the Cash Management System in the ordinary course of business to collect, transfer, and disburse funds generated from its business activities and to facilitate cash monitoring, forecasting, and reporting.

9. The Debtor maintains daily oversight over the Cash Management System and implements cash management controls for processing and releasing funds. Additionally, the Debtor regularly reconciles its books and records to ensure that all transfers have appropriate authorizations and accounting.

The Debtor, with the assistance of its financial advisors, has implemented internal procedures to control or prohibit payments on prepetition debts without the prior approval of this Court and the Debtor's management.

10. If the Debtor were forced to close the Debtor Accounts, its ongoing business operations would be substantially impaired. The Debtor's borrowers make payments into the Debtor's Collections Accounts. If the Debtor were forced to close its Collections Accounts, future payments from the Debtor's borrowers would be lost, significantly harming the Debtor's operations.

B. <u>The Operating Account.</u>

11. The Operating Account is used to pay all expenses of the Debtor. The Debtor also uses the Operating Account to write paper checks for certain expenses. Funds are transferred from the Collections Accounts to pay these expenses.

12. If the Debtor were required to close the Operating Account and open new accounts it is nearly certain that the Debtor would be unable to pay its invoices and other business expenses in a timely manner.

13. After the Petition Date, the Debtor will continue to have funds transferred into the Operating Account from the Collections Accounts.

C. <u>The Collections Accounts</u>

14. The Collections Accounts are used to collect borrower payments on loans in the Debtor's loan portfolio. The Debtor's Servicing Department works with borrowers to arrange payments according to their loan terms, and payments are made directly to the appropriate Collection Account via ACH or debit card. The Debtor rarely receives cash or check payments, and does not accept credit card payments. Payments into the Collection Accounts are made on a daily or weekly basis. Funds are then moved from the Collection Accounts to the Operating Account to fund the Debtor's operations.

15. If the Debtor were required to close the Collections Accounts and open new accounts, it is nearly certain that substantial borrower payments would be lost, impeding the Debtor's business operations and ability to pay its expenses.

16. After the Petition Date, the Debtor will continue to have all borrower payments deposited to the Collections Accounts.

D. The Funding Account

17. The Funding Account is used to fund loans the Debtor makes to borrowers. When borrowers' loan applications are approved by the Debtor's system, the Debtor's Production Departments requests funding wires, which are sent to the Funding Account and then disbursed to fund the borrower's loan.

18. The Debtor is not currently funding new loans to borrowers. However, were the Debtor to fund new loans, its ability to carry out its business would be impacted with the deletion of the Funding Account.

19. After the Petition Date, the Debtor will continue to have all loans funded through the Funding Account, to the extent new loans are made.

E. The Debtor's Credit Cards

20. In addition to the bank accounts discussed above, the Debtor maintains a corporate credit card program with American Express. The credit cards are used by J. Paul Reddam, CEO and President, Del Meeks, CFO, and Shawna Parks, Controller. The credit cards are only used to pay business expenses, in particular certain recurring business expenses including One Legal, Docusign, MBS Quoteline, and Agility.

F. Compliance with Section 345(b) of the Bankruptcy Code and the Guidelines

21. In an effort to avoid unnecessary costs, administrative inconvenience, delay and loss of future payments, the Debtor has not opened new bank accounts. However, each of the Debtor's existing bank accounts is insured by the FDIC. The *Operating Guidelines and Reporting Requirements for Debtors in Possession and Trustees* (the "**Guidelines**") require chapter 11 debtors to, among other things, deposit all estate funds into a new debtor-in-possession bank account that is insured by the FDIC.

22. MBI is not on the list of authorized depositories approved by the Office of the United States Trustee for Region 15.

23. The Debtor respectfully requests that the Court authorize and direct MBI to continue to maintain, service, and administer the Debtor's Accounts, as debtor-in-possession accounts, without interruption and in the ordinary course of business, notwithstanding that each account existed prepetition. Closing the Debtor's existing accounts and opening new debtor-in-possession accounts would almost certainly interfere with borrower automatic payments and would result in catastrophic defaults.

24. Based on the foregoing, the Debtor respectfully submits that cause exists to allow the Debtor to maintain its existing bank accounts during the pendency of this Chapter 11 Case, as described herein.

G. Business Forms

25. As part of its Cash Management System, the Debtor utilizes certain business forms in the ordinary course of business, including an expense report template. To minimize expenses to its estate and avoid confusion on the part of customers, vendors, and suppliers during the pendency of this Chapter 11 Case, the Debtor requests that the Court authorize the Debtor's continued use of all preprinted correspondence and business forms (including, without limitation, letterhead, purchase orders, invoices, and preprinted checks) (collectively, the "**Business Forms**") as such forms were in existence immediately before the Petition Date (and without reference to the Debtor's status as debtor in possession), rather than requiring the Debtor to incur the expense and delay of ordering new Business Forms.

IV. RELIEF REQUESTED

26. By this Motion, the Debtor requests entry of the Interim Order and the Final Order, substantially in the forms attached hereto:

- (a) authorizing, but not directing, the Debtor to (i) maintain and continue using its Cash Management System, as modified herein, and honor certain prepetition obligations related thereto and (ii) maintain its existing bank accounts and continue using existing checks, business forms, and records;
- (b) granting the Debtor a waiver of certain bank account and related requirements of (i) the Guidelines and (ii) Bankruptcy Code section 345, in each case to the extent such requirements

are inconsistent with any action taken by the Debtor in accordance with any order granting this Motion or any other order entered in the Debtor's bankruptcy case; and

- (c) granting related relief.

27. The Debtor further requests the Court schedule a hearing (the "**Final Hearing**") as soon as practicable after the 21st day following the entry of the Interim Order to consider approval of the relief requested on a final basis and establish the date that is seven (7) days prior to the Final Hearing as the deadline for parties to file objections to the Motion.

V. THE COURT SHOULD APPROVE THE DEBTOR'S CONTINUED USE OF THE CASH MANAGEMENT SYSTEM, AS MODIFIED HEREIN.

A. The Continued Use of the Debtor's Cash Management System, as Modified Herein, Is Essential to the Debtor's Operations and Restructuring Efforts.

28. The Cash Management System constitutes an ordinary course and essential business practice of the Debtor. The Cash Management System provides significant benefits to the Debtor including, among other things, ensuring the availability of funds when necessary, and reducing costs and administrative expenses to the estate by facilitating the receipt of funds and ensuring timely and accurate account balance information. Thus, to ensure the seamless operation of the Debtor's business and realize the benefits of the Cash Management System, the Debtor should be allowed to continue using the Cash Management System, as modified herein, and should not be required to open new bank accounts.

29. The Guidelines, unless otherwise ordered by the Court, require a debtor to close all existing bank accounts and open new debtor-in-possession accounts, to maintain a separate debtor-in-possession account for cash collateral, to obtain checks that bear the designation "debtor in possession," and to reference the bankruptcy case number and the type of account on such checks. These requirements are designed to provide a clear line of demarcation between prepetition and postpetition claims and payments and help protect against the inadvertent payment of prepetition claims by preventing banks from honoring checks drawn before the Petition Date. Strict enforcement of the Guidelines in this case, however, would severely disrupt the ordinary financial operations of the Debtor by reducing efficiencies, depriving the Debtor of revenues and causing unnecessary expenses.

30. While MBI is not on the U.S. Trustee's list of approved depositories, it is an FDIC insured bank. The Debtor's accounts with MBI are integral to the Debtor's continued operations. Therefore, the Debtor respectfully requests that it be permitted to continue using its MBI accounts.

31. In accordance with existing practices, the Debtor requests authority to: (a) continue to use and administer its bank accounts in existence on the Petition Date; (b) treat its existing bank accounts as debtor-in-possession accounts; and (c) conduct all banking and investment transactions by usual means and debit the existing bank accounts for all usual items and payment instructions, including checks, drafts, wires, automated clearinghouse transfers, electronic fund transfers, or other items presented, issued, or drawn on such accounts. The Debtor will maintain strict records of all receipts and disbursements from its accounts during the pendency of this case, thereby ensuring that the Debtor properly distinguishes between prepetition and postpetition transactions. Moreover, the Debtor will work with its financial advisor and Chief Restructuring Officer to ensure that any checks issued prior to the Petition Date, but presented after the Petition Date, will not be honored absent further approval from the Court.

32. Unless otherwise ordered by this Bankruptcy Court, MBI should not be required to honor or pay any check issued on account of a prepetition claim. MBI may honor any checks issued on account of pre-petition claims where this Bankruptcy Court has specifically authorized such checks to be honored. Furthermore, notwithstanding anything to the contrary in any other "First Day" order or other order of this Court, the Debtor requests that MBI be authorized to accept and honor all representations from the Debtor as to which checks should be honored or dishonored consistent with any order(s) of this Bankruptcy Court, whether or not the checks are dated prior to, on, or subsequent to the Petition Date. With that authorization in place, MBI should not be liable to any party on account of following the Debtor's instructions or representations regarding which checks should be honored. MBI should also be permitted to accept and process chargebacks against the Debtor's Accounts arising out of returned deposits into such accounts without regard to the date such return item was deposited. The Debtor also seeks authority to continue to pay all ordinary course Bank Fees in accordance with agreements governing the bank accounts, whether arising prepetition or postpetition.

33. The Debtor's continued ordinary course maintenance of the Cash Management System is consistent with section 363(c)(1) of the Bankruptcy Code, which authorizes a debtor in possession to "use property of the estate in the ordinary course of business without notice or a hearing." 11 U.S.C. § 363(c)(1). The authority granted by section 363(c)(1) extends to a debtor in possession's continued use of its customary cash management system, and thus, supports the relief requested. *See Charter Co. v. Prudential Ins. Co. of Am. (In re Charter Co.)*, 778 F.2d 617, 621 (11th Cir. 1985) (indicating that an order authorizing the debtors to employ a cash management system that was "usual and customary in the past" was "entirely consistent" with section 363(c)(1)). A centralized cash management system "allows efficient utilization of cash resources and recognizes the impracticabilit[y] of maintaining separate cash accounts for the many different purposes that require cash." *In re Columbia Gas Sys., Inc.*, 136 B.R. 930, 934 (Bankr. D. Del. 1992). The United States Court of Appeals for the Third Circuit has agreed, emphasizing that requiring debtors to maintain separate accounts "would be a huge administrative burden and [be] economically inefficient." *Official Comm. of Unsecured Creditors v. Columbia Gas Sys., Inc. (In re Columbia Gas Sys., Inc.)*, 997 F.2d 1039, 1061 (3d Cir. 1993); *see also Southmark Corp. v. Grosz (In re Southmark Corp.)*, 49 F.3d 1111, 1114 (5th Cir. 1995) (cash management system allows debtors "to administer more efficiently and effectively its financial operations and assets"). Additionally, section 105(a) of the Bankruptcy Code vests in the Court the power to "issue any order, process, or judgment that is necessary or appropriate to carry out the provisions of this title." 11 U.S.C. § 105(a).

34. The Debtor submits that the relief requested is reasonable and ordinary and similar relief is routinely approved in chapter 11 cases in this circuit and in other circuits. *See*, *e.g.*, *In re South Bay Expressway, L.P.*, No. 10-04516-LA11, 2013 WL 12572336, at *1 (Bankr. S.D. Cal. Sept. 20, 2013) (authorizing debtor to continue using existing cash management system and maintain existing bank accounts); *In re Electric Trans. Eng. Corp.*, No. 213-BK-16126 (RJH), 2013 WL 5403779, at *1 (Bankr. Ariz. Nov. 12, 2013) (same); *In re Ocean Park Hotels-Toy, LLC*, No. 10-BK-15358-GM, 2012 WL 13341050, at *1 (Bankr. C.D. Cal. Nov. 16, 2012) (same); *In re Absolut Facilities Management, LLC*, Case No. 19-76260 (AST) [D.I. 244] (Bankr. E.D.N.Y. November 11, 2019) (interim order authorizing debtors to maintain prepetition cash management system during the pendency of their chapter 11 cases);

In re Dowling College, Case No. 16-75545 (REG) [D.I. 69] (Bankr. E.D.N.Y. December 16, 2016); *In re Federation Emp't & Guidance Serv., Inc. d/b/a FEGS*, Case No. 15-71074 (REG) [D.I. 175] (Bankr. E.D.N.Y. April 24, 2015) (same); *In re Personal Comms. Devices, LLC*, Case No. 13-74303 (AST) [D.I. 102] (Bankr. E.D.N.Y. September 10, 2013) (same).

B. The Court Should Authorize the Debtor to Continue Using Existing Business Forms.

35. To minimize unnecessary expense and delay, the Debtor also requests authority to continue to use the existing Business Forms. The Debtor submits that authorization to use the Business Forms will minimize disruption to the Debtor's business affairs and save the unnecessary expense and delay of ordering entirely new forms as required under the Guidelines. If the Debtor exhausts its existing supply of Business Forms during this Chapter 11 Case, the Debtor will transition to using forms with the designation "debtor in possession" and the corresponding bankruptcy number.

36. Courts in this Circuit and others have allowed debtors to use their prepetition business forms under similar circumstances. *See, e.g., id.*

VI. BANKRUPTCY RULE 6003 HAS BEEN SATISFIED

37. Bankruptcy Rule 6003 provides that, to the extent that relief is necessary to avoid immediate and irreparable harm, a bankruptcy court may issue an order granting "a motion to use, sell, lease, or otherwise incur an obligation regarding property of the estate, including a motion to pay all or part of a claim that arose before the filing of the petition" within 21 days after the Petition Date. Fed. R. Bankr. P. 6003. As described in the Gladstone Declaration, the Debtor would suffer immediate and irreparable harm if the relief sought herein is not promptly granted. Accordingly, the Debtor has satisfied the requirements of Bankruptcy Rule 6003.

VII. REQUEST FOR BANKRUPTCY RULE 6004 WAIVERS

38. The Debtor requests a waiver of the notice requirements under Bankruptcy Rule 6004(a) and a waiver of the 14-day stay of an order authorizing the use, sale, or lease of property pursuant to Bankruptcy Rule 6004(h). Pursuant to Bankruptcy Rule 6004(a), certain interested parties must receive 21 days' notice by mail of the "proposed use, sale, or lease of property of the estate other than in the ordinary course of business, unless the court for cause shown shortens the time or directs another method

of giving notice." Fed. R. Bankr. P. 2002(a)(2). Pursuant to Bankruptcy Rule 6004(h), "[a]n order authorizing the use, sale, or lease of property other than cash collateral is stayed until the expiration of 14 days after entry of the order, unless the court orders otherwise." Fed. R. Bankr. P. 6004(h). As explained above and in the Gladstone Declaration, the relief requested herein is necessary to avoid immediate and irreparable harm to the Debtor. Accordingly, ample cause exists to justify the waiver of the notice requirements under Bankruptcy Rule 6004(a) and the 14-day stay imposed by Bankruptcy Rule 6004(h), to the extent such stay applies.

VIII. NO PREVIOUS REQUEST

39. No previous request for the relief sought herein has been made by the Debtor to this or any other Court.

IX. NOTICE

40. Notice of this Motion has been provided to: (i) the Office of the United States Trustee; (ii) any party whose interests are directly affected by this specific pleading, including MBI; (iii) those persons who have formally appeared and requested notice and service in this proceeding pursuant to Bankruptcy Rules 2002 and 3017; (iv) counsel for the proposed DIP Lender; (v) the consolidated 20 largest unsecured creditors of the Debtor; and (vi) all governmental agencies having a regulatory or statutory interest in this Chapter 11 Case. No other or further notice need be provided.

CONCLUSION

WHEREFORE, the Debtor respectfully requests that the Court enter the Interim Order and Final Order, granting the relief requested herein and such other relief as the Court deems appropriate under the circumstances.

Dated: July 20, 2026

MANATT, PHELPS & PHILLIPS, LLP

By: */s/ Patrick L. DuBois*

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EXHIBIT A

CSD 1001A [07/01/18]

Name, Address, Telephone No. & I.D. No.

MANATT, PHELPS & PHILLIPS, LLP
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UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA
325 West F Street, San Diego, California 92101-6991

In Re CashCall, Inc. Debtor.	BANKRUPTCY NO. 26-03102-JBM11 Date of Hearing: Time of Hearing: Name of Judge: Judge J. Barrett Marum

ORDER ON

DEBTOR'S FIRST DAY MOTION FOR INTERIM AND FINAL ORDERS (I) AUTHORIZING THE DEBTOR TO (A) CONTINUE USING ITS CASH MANAGEMENT SYSTEM AND (B) MAINTAIN EXISTING BANK ACCOUNTS AND BUSINESS FORMS; (II) WAIVING CERTAIN DEPOSIT GUIDELINES; AND (III) GRANTING RELATED

The court orders as set forth on the continuation pages attached and numbered 2 through 3 with exhibits, if any, for a total of 3 pages. Motion/Application Docket Entry No. _____.

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DATED:

_____
Judge, United States Bankruptcy Court

ORDER ON
DEBTOR: CASE NO: 26-03102-JBM11

The Court, having considered the First Day Motion for Entry of Interim and Final Orders (I) Authorizing the Debtor to Continue to (A) Utilize Its Existing Cash Management System and (B) Maintain the Existing Bank Accounts and Business Forms; (II) Waiving Certain Deposit Guidelines; and (III) Granting Related Relief (the "Cash Management Motion") filed by CashCall, Inc. ("Debtor"), the Chapter 11 debtor and debtor in possession in the above-captioned Chapter 11 bankruptcy case, and the Court having found that it has jurisdiction to consider the Cash Management Motion and the relief requested therein, and upon consideration of the Declarations in Support of First Day Motions submitted by the Debtor, and finding good cause to grant the Cash Management Motion on an interim basis,

HEREBY ORDERS:

1. The Cash Management Motion is GRANTED on an interim basis.

2. The Debtor is authorized to maintain the Cash Management System in accordance with its prepetition practices, as described and as modified in the Cash Management Motion, except as otherwise set forth herein.

3. The Debtor is authorized but not directed to maintain its existing Bank Accounts on an interim basis, including but not limited to, the deposit or withdrawal of funds by all usual means, including checks, wire transfers, ACH transfers, and other debits, and to treat its accounts as debtor in possession accounts for all purposes.

4. The Debtor is authorized to continue using, in their present form, the Business Forms, including checks, existing immediately before the Petition Date; provided that, as of the date hereof, (1) the Debtor shall add the "Debtor in Possession" designation and case number on all of its electronic Business Forms, and (2) with respect to the Debtor's existing checks, they may be used until the current stock is exhausted, and thereafter the Debtor shall, when reordering checks, require the designation "Debtor in Possession" and the bankruptcy case number on all checks.

5. Merchants Bank of Indiana ("MBI"), the bank at which the Debtor's existing accounts are maintained, is directed to continue to service and administer the accounts without interruption and in the ordinary course, and to receive, process, honor, and pay any and all checks, drafts, wire transfers, and ACH transfers issued after the Petition Date and drawn on the accounts after the Petition Date by the holders or makers thereof, as the case may be, and shall receive, process, honor, and pay any and all checks, drafts, wire transfers, and ACH transfers issued before the Petition Date but presented to such Bank for payment after the Petition Date to the extent instructed to do so by the Debtor.

6. Except for those checks, drafts, wires, or other ACH transfers that are authorized or required to be honored pursuant to an order of the Court, the Debtor shall not instruct or request MBI to pay or honor any check, draft, or other payment item issued prior to the Petition Date but presented to MBI for payment after the Petition Date.

7. As soon as practicable after entry of this Interim Order, the Debtor shall serve a copy of this Interim Order on MBI.

8. The Debtor shall not be required to establish separate accounts for tax payments.

9. Notwithstanding any other provision of this Interim Order, should MBI honor a prepetition check or other item drawn on any account that is the subject of this Interim Order (a) at the direction of the Debtor to honor such prepetition check or item, (b) in a good faith belief that the Court has authorized such prepetition check or item to be honored, or (c) as the result of an innocent mistake made despite implementation of customary item handling procedures, MBI shall not be liable to the Debtor or its estate or otherwise be in violation of this Interim Order.

10. A final hearing to consider the relief requested in the Cash Management Motion shall be held on _____, 2026 at _____ (Pacific Time) and any objections or responses to the Motion shall be filed and served so as to be actually received on or prior to _____ __, 2026 at 4:00 p.m. (Pacific Time), and served on the following parties: (a) proposed counsel to the Debtor, Manatt, Phelps & Phillips, LLP, 7 Times Square Tower, New York, NY 10036 (Attn: Schuyler G. Carroll, Esq.), scarroll@manatt.com; (b) counsel to the United States Trustee, _____, United States Trustee, Department of Justice, Office of the U.S. Trustee and, if applicable; (c) counsel to any statutory committees appointed in this Chapter 11 Case.

11. Notwithstanding the relief granted in this Interim Order and any actions taken pursuant to such relief, nothing in this Order shall be deemed: (a) an admission regarding the validity or amount of any claim against the Debtor; (b) a waiver

of the Debtor's rights to subsequently dispute any claim on any grounds; (c) a promise or requirement to pay any claim; (d) a request or authorization to assume any agreement, contract, or lease pursuant to section 365 of the Bankruptcy Code; (e) a waiver or limitation of the Debtor's rights under the Bankruptcy Code or any other applicable law; (f) to grant third-party beneficiary status or bestow any additional rights on any third party; or (g) to be otherwise enforceable by any third party.

12. The Court finds and determines that the requirements of Bankruptcy Rule 6003 are satisfied and that the relief requested is necessary to avoid immediate and irreparable harm.

13. The notice of the relief requested in the Motion satisfies Bankruptcy Rule 6004(a) and, pursuant to Bankruptcy Rule 6004(h), the terms and provisions of this Interim Order shall be immediately effective and enforceable upon its entry.

14. The Debtor is authorized to take all steps necessary or appropriate to carry out the terms of this Interim Order.

15. The Court shall retain jurisdiction with respect to all matters relating to the interpretation or implementation of this Interim Order.

END OF ORDER

Schedule 1

Debtor	Bank	Account Name	Account No.
CashCall, Inc.	Merchants Bank of Indiana	Operating Account	-9302
CashCall, Inc.	Merchants Bank of Indiana	Funding Account	-0466
CashCall, Inc.	Merchants Bank of Indiana	Collections Account	-3335
CashCall, Inc.	Merchants Bank of Indiana	Hudson Cove	-0542

EXHIBIT B

CSD 1001A [07/01/18]
Name, Address, Telephone No. & I.D. No.

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UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF CALIFORNIA
325 West F Street, San Diego, California 92101-6991

In Re CashCall, Inc. Debtor.	BANKRUPTCY NO. 26-03102-JBM11 Date of Hearing: Time of Hearing: Name of Judge: Judge J. Barrett Marum

ORDER ON

DEBTOR'S FIRST DAY MOTION FOR INTERIM AND FINAL ORDERS (I) AUTHORIZING THE DEBTOR TO (A) CONTINUE USING ITS CASH MANAGEMENT SYSTEM AND (B) MAINTAIN EXISTING BANK ACCOUNTS AND BUSINESS FORMS; (II) WAIVING CERTAIN DEPOSIT GUIDELINES; AND (III) GRANTING RELATED

The court orders as set forth on the continuation pages attached and numbered 2 through 3 with exhibits, if any, for a total of 3 pages. Motion/Application Docket Entry No. _____.

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DATED:

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Judge, United States Bankruptcy Court

The Court, having considered the First Day Motion for Entry of Interim and Final Orders (I) Authorizing the Debtor to Continue to (A) Continue Using Its Cash Management System and (B) Maintain Existing Bank Accounts and Business Forms; (II) Waiving Certain Deposit Guidelines; and (III) Granting Related Relief (the "Cash Management Motion") filed by CashCall, Inc. ("Debtor"), the Chapter 11 debtor and debtor in possession in the above-captioned Chapter 11 bankruptcy case, and the Court having found that it has jurisdiction to consider the Cash Management Motion and the relief requested therein, and upon consideration of the Declarations in Support of First Day Motions submitted by the Debtor, and finding good cause to grant the Cash Management Motion on a final basis,

HEREBY ORDERS:

1. The Cash Management Motion is GRANTED on a final basis.

2. The Debtor is authorized to maintain the Cash Management System in accordance with its prepetition practices, as described and as modified in the Cash Management Motion, except as otherwise set forth herein.

3. The Debtor is authorized but not directed to maintain its existing Bank Accounts on a final basis, including but not limited to, the deposit or withdrawal of funds by all usual means, including checks, wire transfers, ACH transfers, and other debits, and to treat its accounts as debtor in possession accounts for all purposes.

4. The Debtor is authorized, but not directed, to continue using, in their present form, the Business Forms existing immediately before the Petition Date; provided that, once the Debtor's existing checks have been used, the Debtor shall, when reordering checks, require the designation "Debtor in Possession" and the bankruptcy case number on all checks; and provided further that, with respect to checks which the Debtor or its agents print themselves, the Debtor shall begin printing the "Debtor in Possession" legend and the bankruptcy case number on such items upon entry of this Final Order.

5. Merchants Bank of Indiana ("MBI"), the bank at which the Debtor's existing accounts are maintained, is directed to continue to service and administer the accounts without interruption and in the ordinary course, and to receive, process, honor, and pay any and all checks, drafts, wire transfers, and ACH transfers issued after the Petition Date and drawn on the accounts after the Petition Date by the holders or makers thereof, as the case may be, and shall receive, process, honor, and pay any and all checks, drafts, wire transfers, and ACH transfers issued before the Petition Date but presented to such Bank for payment after the Petition Date to the extent instructed to do so by the Debtor.

6. Except for those checks, drafts, wires, or other ACH transfers that are authorized or required to be honored pursuant to an order of the Court, the Debtor shall not instruct or request any Bank to pay or honor any check, draft, or other payment item issued prior to the Petition Date but presented to such Bank for payment after the Petition Date.

7. As soon as practicable after entry of this Final Order, the Debtor shall serve a copy of this Final Order on MBI.

8. The requirement to establish separate accounts for tax payments is hereby waived.

9. The Debtor and MBI may, without further order of the Court, agree and implement non-material changes to the Cash Management System and procedures in the ordinary course of business as set forth in this Final Order.

10. Notwithstanding any other provision of this Final Order, should MBI honor a prepetition check or other item drawn on any account that is the subject of this Final Order (a) at the direction of the Debtor to honor such prepetition check or item, (b) in a good faith belief that the Court has authorized such prepetition check or item to be honored, or (c) as the result of an innocent mistake made despite implementation of customary item handling procedures, MBI shall not be liable to the Debtor or its estate or otherwise be in violation of this Final Order.

11. Notwithstanding the relief granted in this Final Order and any actions taken pursuant to such relief, nothing in this Order shall be deemed: (a) an admission regarding the validity or amount of any claim against the Debtor; (b) a waiver of the Debtor's rights to subsequently dispute any claim on any grounds; (c) a promise or requirement to pay any claim; (d) a request or authorization to assume any agreement, contract, or lease pursuant to section 365 of the Bankruptcy Code; (e) a waiver or limitation of the Debtor's rights under the Bankruptcy Code or any other applicable law; (f) to grant third-party beneficiary status or bestow any additional rights on any third party; or (g) to be otherwise enforceable by any

third party.

12. The notice of the relief requested in the Cash Management Motion satisfies Bankruptcy Rule 6004(a) and, pursuant to Bankruptcy Rule 6004(h), the terms and provisions of this Final Order shall be immediately effective and enforceable upon its entry.

13. The Debtor is authorized to take all steps necessary or appropriate to carry out the terms of this Final Order.

14. The Court shall retain jurisdiction with respect to all matters relating to the interpretation or implementation of this Final Order.

END OF ORDER

Schedule 1

Debtor	Bank	Account Name	Account No.
CashCall, Inc.	Merchants Bank of Indiana	Operating Account	-9302
CashCall, Inc.	Merchants Bank of Indiana	Funding Account	-0466
CashCall, Inc.	Merchants Bank of Indiana	Collections Account	-3335
CashCall, Inc.	Merchants Bank of Indiana	Hudson Cove	-0542