

United States Bankruptcy Court  
District of Maryland

In re:  
Creative Hairdressers, Inc.  
Ratner Companies, L.C.  
Debtor(s)

Case No. 20-14583-TJC  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0416-0  
Date Rcvd: Oct 01, 2020

User: mmaloneyr  
Form ID: pdfall

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Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2020:**

Recip ID	Recipient Name and Address
	Brad Hansen, 3820 Lawrence Ave, Kensington MD 20895-1533
	Cheryll Cheadle, 16708 Strasbourg Ln, Delray Beach FL 33446-3698
	Christi Osburn, 11204 Algonquin Rd, Huntley IL 60142-7171
	Deborah Van Vlaandere, 1344 Shallow Ford Rd, Herndon VA 20170-2041
	Donnelle Gerling, 214 Heath Ct, Winchester VA 22602-7044
+	James Simon, 18676 Queen Elizabeth Drive, Brookeville MD 20833-2835
	Jennifer Brown, 5224 Juliet St, Springfield VA 22151-2947
	Kelly Mistretta, 4813 Bending Ln NW, Washington DC 20007-1527
	Latarice McKinney, 14220 Madrigal Dr, Woodbridge VA 22193-5954
+	Prudential Bank & Trust, FSB, as the Trustee for t, Executive Nonqualified Excess Plan Trust, Attention: Bradford Melius, 5001 Spring Valley Road, Suite 650-E, Dallas, TX 75244-3904
#	Tim Lemieux, 42555 Unbridleds Song Pl, Chantilly VA 20152-6324

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
##		Lisa Logue, 2474 Wickes Dr, Finksburg MD 21048-1947

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2020 at the address(es) listed below:

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TOTAL: 72	

Entered: October 1st, 2020

Signed: September 30th, 2020

**SO ORDERED**

  
**THOMAS J. CATLIOTA**  
 U.S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE DISTRICT OF MARYLAND  
 (GREENBELT DIVISION)**

In re: \* Chapter 11  
**CREATIVE HAIRDRESSERS, INC., et al.**<sup>1</sup>, \* Case Nos. 20-14583, 20-14584-TJC  
 \* (Jointly Administered)  
 Debtors. \*

\* \* \* \* \*

**ORDER GRANTING DEBTORS' MOTION (A) FOR AUTHORIZATION TO  
 TERMINATE THE EXECUTIVE NONQUALIFIED EXCESS PLAN OF RATNER  
 COMPANIES, (B) DIRECTING RETURN OF TRUST ASSETS TO THE ESTATES,  
 (C) REJECTING TRUST AGREEMENT AND (D) GRANTING RELATED RELIEF**

Upon consideration of Debtors' Motion (A) For Authorization to Terminate The Executive Nonqualified Excess Plan Of Ratner Companies, (B) Directing Return of Trust Assets to the Estates, (C) Rejecting Trust Agreement and (D) Granting Related Relief (the "Motion") filed by the above-captioned debtors and debtors in possession; no objections to the Motion to having been filed or any objections thereto having been overruled; the Court having reviewed the Motion, the Deferred Compensation Plan<sup>2</sup>, and the Trust Agreement, and any exhibits

<sup>1</sup> The Debtors in these chapter 11 cases are: (i) Creative Hairdressers, Inc. and (ii) Ratner Companies, L.C.

<sup>2</sup> Capitalized terms not defined herein shall have the meaning ascribed in the Motion.

attached to the Motion or otherwise submitted; the Court having found that (a) the Court has jurisdiction over this matter pursuant to 28 U.S.C. §§ 157 and 1334, (b) this is a core proceeding pursuant to 28 U.S.C. § 157(b), (c) notice of the Motion and any hearing thereon was sufficient under the circumstances, (d) the Deferred Compensation Plan is unfunded and maintained for the purpose of providing deferred compensation for a select group of management or highly compensated employees, (e) termination of the Deferred Compensation Plan, effective immediately, represents a sound exercise of the Debtors' business judgment and is in the best interests of the Debtors' Chapter 11 estates, (f) the Trust assets constitute property of the Debtors' estates and (g) a sound business purpose exists for rejecting the Trust Agreement; and the Court having determined that the legal and factual bases set forth in the Motion and at any hearing thereon establish just cause for the relief granted herein; it is by the United States Bankruptcy Court for the District of Maryland ORDERED;

1. The Motion is granted.

2. The Debtors are authorized to terminate the Deferred Compensation Plan, effective immediately.

3. Upon the Debtors' instruction, Prudential Bank & Trust, FSB (the "Trustee") is directed and authorized to promptly to sell any assets held by the Trust and to transfer the resulting cash and consideration (the "Trust Proceeds") to the Debtors. From the Trust Proceeds, the Trustee may deduct any reasonable fees and expenses incurred in connection with administering the Trust and the Trust assets as provided for by the Trust Agreement.

4. Upon delivery of the Trust Proceeds to the Debtors, the Trustee and each of its parents, subsidiaries, affiliates, predecessors, successors, insurers and assigns, are forever discharged and released from all manner of actions, suits, proceedings, and causes of action, in

law or in equity, whether foreseen or unforeseen, matured or unmatured, known or unknown, accrued or not accrued, and demands of any kind, including but not limited to, claims made by the Participants (and their beneficiaries and assignees), the Debtors, and the creditors of the Debtors, related to the Trust, Trust Agreement, Trust Funds and the transfer of the Trust Funds to the Debtors.

5. Upon receipt of the Trust Funds by the Debtors, the Trust Agreement shall be deemed rejected and all duties and obligations of the Debtors and the Trustee thereunder shall be terminated without further order of the Court. In addition, the Trustee shall be released from any and all future obligations under the Trust Agreement, including without limitation, any role or responsibility in connection with claims of the Participants.

6. The Trust Funds shall be received and retained by the Debtors free and clear of any direct liens, claims or encumbrances of the Participants.

7. Pursuant to Rules 6004(h), this order shall be immediately effective and enforceable upon entry.

8. The Debtors are authorized and empowered to take all actions necessary to implement the relief granted in this Order.

9. This Court shall retain exclusive jurisdiction over any and all matters arising from or related to the implementation, interpretation or enforcement of this Order.

cc:

Prudential Bank & Trust, FSB, as the Trustee for the  
Ratner Companies Executive Nonqualified Excess Plan Trust  
Attention: Bradford Melius  
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**- END OF ORDER -**