

United States Bankruptcy Court
District of MarylandIn re:
Creative Hairdressers, Inc.
Ratner Companies, L.C.
DebtorsCase No. 20-14583-TJC
Chapter 11**CERTIFICATE OF NOTICE**District/off: 0416-0
Date Rcvd: Apr 21, 2021User: mmaloneyr
Form ID: pdfallPage 1 of 4
Total Noticed: 4

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.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2021:

Recip ID**Recipient Name and Address**

- + Edward C. Gill, Esquire, LAW OFFICES OF EDWARD C. GILL P.A., 16 N. Bedford Street, Georgetown, DE 19947-1463
- + James E. Garland, Esquire, NATIONWIDE MUTUAL INSURANCE COMPANY, 1302 Concourse Drive, Suite 300, Linthicum, Maryland 21090-1036
- + Laurie Ann Garey, Esquire, PROGRESSIVE HOUSE COUNSEL, 841 Cromwell Park Drive, Suite 200, Glen Burnie, Maryland 21061-2537
- + Peter Ayers Wimbrow , III, Esquire, LAW OFFICE OF PETER A WIMBROW III, PO Box 56, Ocean City, MD 21843-0056

TOTAL: 4

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due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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: Apr 23, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2021 at the address(es) listed below:

Name Email Address

Alan Betten

abetten@sagallaw.com

Alan D. Eisler

aeisler@e-hlegal.com mcghamilton@gmail.com

Alan M. Grochal

agrochal@tydingslaw.com mfink@tydingslaw.com.jmurphy@tydingslaw.com

Aryeh E. Stein

astein@meridianlawfirm.com aryehsteinecf@gmail.com.steinar93219@notify.bestcase.com

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Ashley Elizabeth Strandjord	astrandjord@chasenboscolo.com
Ashley N Fellona	ashley.fellona@saul.com janice.mast@saul.com
Bradshaw Rost	brost@tspclaw.com
Brittany Mitchell Michael	brittany.michael@stinson.com jess.rehbein@stinson.com,jayme.masek@stinson.com
C. Kevin Kobbe	kevin.kobbe@dlapiper.com docketing-baltimore-0421@ecf.pacerpro.com
Catherine Harrington	charrington@bregmanlaw.com
Craig B. Young	craig.young@kutakrock.com jeremy.williams@kutakrock.com,lynda.wood@kutakrock.com,david.fox@kutakrock.com,pamela.germas@kutakrock.com
Daniel Alan Staeven	daniel.staeven@frosttaxlaw.com dan@ecf.courtdrive.com,daniel.staeven@frosttaxlaw.com,quaina.brooks@frosttaxlaw.com
Daniel Joseph Zeller	djz@shapirosher.com ejd@shapirosher.com
David Sommer	dsommer@gejlaw.com ceyler@gejlaw.com,gomara@gejlaw.com
Donald F. Campbell	dcampbell@ghclaw.com
Elisabeth Bruce	elisabeth.m.bruce@usdoj.gov
GWYNNE L BOOTH	GLB@GDLLAW.COM
Ira T Kasdan	kdwbankruptcydepartment@kelleydrye.com MVicinanza@ecf.inforuptcy.com
Irving Edward Walker	iwalker@coleschotz.com jdonaghy@coleschotz.com,pratkowiak@coleschotz.com
J. Breckenridge Smith	jsmith@foxrothschild.com
James M. Hoffman	jhoffman@offitkurman.com mmargulies@offitkurman.com
James Philip Head	jhead@williamsmullen.com
Jeffrey Kurtzman	kurtzman@kurtzmansteady.com
Jeffrey Rhodes	jrhodes@blankrome.com kbryan@blankrome.com
Jeffrey M. Orenstein	jorenstein@wolawgroup.com
Jeremy S. Friedberg	jeremy@friedberg.legal ecf@friedberg.legal
Jessica Hepburn-Sadler	sadlerjh@ballardspahr.com andersonn@ballardspahr.com
Jodie E. Buchman	jbuchman@silvermanthompson.com efiling@silvermanthompson.com
Joel I. Sher	jis@shapirosher.com ejd@shapirosher.com
John T. Farnum	jfarnum@milesstockbridge.com jfarnumecfnotices@gmail.com
Jonathan Harold Todt	jonathan.todt@faegredrinker.com
Joshua D. Bradley	

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	jbradley@rosenbergmartin.com lfeigh@rosenbergmartin.com
Joyce A. Kuhns	jkuhns@offitkurman.com
Katie Lane Chaverri	kchaverri@tlclawfirm.com dtayman@tlclawfirm.com
Keith M. Lusby	klusby@gebsmith.com
Kevin Davis	kdavis@capdale.com brigette-wolverton-caplin-drysdale-9897@ecf.pacerpro.com
Kevin M. Newman	knewman@barclaydamon.com kmnbk@barclaydamon.com
Kimberly A. Manuelides	kmanuelides@sagallaw.com
Kyle Lamar Bishop	kyle.l.bishop@usdoj.gov eastern.taxcivil@usdoj.gov,james.j.wilkinson@usdoj.gov
Kyle Y. Dechant	kdechanch@wtplaw.com clano@wtplaw.com,kydechanch@gmail.com,Jha@wtplaw.com
L. Jeanette Rice	Jeanette.Rice@usdoj.gov USTPRegion04.GB.ECF@USDOJ.GOV
Lawrence A. Katz	lkatz@hirschlerlaw.com lrodriguez@hirschlerlaw.com
Leo Wesley Ottey	otteyjr@gmail.com
Leonidas Koutsouftikis	lkouts@magruderpc.com mcook@magruderpc.com
Lynn A. Kohen	lynn.a.kohen@usdoj.gov
Marissa K Lilja	mlilja@tydingslaw.com edondero@tydingslaw.com
Matthew G. Summers	summersm@ballardspahr.com branchd@ballardspahr.com,heilmanl@ballardspahr.com,mcgeoghm@ballardspahr.com,ambroses@ballardspahr.com,buhrmank@ballardspahr.com,roglenl@ballardspahr.com,zarnighiann@ballardspahr.com,carolod@ballardspahr.com
Matthew S. Sturtz	matt.sturtz@nelsonmullins.com gary.freedman@nelsonmullins.com
Maurice Belmont VerStandig	mac@mbvesq.com lisa@mbvesq.com,verstandig.mauricer104982@notify.bestcase.com
Michael Schlepp	mschlepp@s-d.com
Michael J. Lichtenstein	mjl@shulmanrogers.com tlockwood@shulmanrogers.com
Michael Stephen Myers	michaelsmyerslaw@gmail.com
Michelle McGeogh	mcgeoghm@ballardspahr.com stammerk@ballardspahr.com,cromartie@ballardspahr.com,bktdocketeast@ballardspahr.com
Mitchell Bruce Weitzman	statum@jackscamp.com,iluces@jackscamp.com
Monique Bair DiSabatino	monique.disabatino@saul.com robyn.warren@saul.com
Nicole C. Kenworthy	bdept@mrrlaw.net
Patricia B. Jefferson	pjefferson@milesstockbridge.com
Patrick J. Kearney	pkearney@sgrwlaw.com jnam@sgrwlaw.com
Peter D Blumberg	

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heather.williams@fedex.com

Pierce C Murphy

pmurphy@mdattorney.com efiling@silvermanthompson.com,dcaimona@silvermanthompson.com

Richard Edwin Lear

richard.lear@hklaw.com kimi.odonnell@hklaw.com

Richard L. Costella

rcostella@tydings.com jmurphy@tydings.com

Richard Marc Goldberg

rmg@shapirosher.com ejd@shapirosher.com,mass@shapirosher.com

Robert Hanley

rhanley@rmmr.com

Robert L. LeHane

KDWBankruptcyDepartment@kelleydrye.com

Ronald J Drescher

ecfdrescherlaw@gmail.com
ron@clegolftour.com,ecf2drescherlaw@gmail.com,ecf@drescherlaw.com,myecfdrescher@gmail.com,284@notices.nextchapterbk.com

Stanford G. Gann

sgannjr@levingann.com

Stephen A. Metz

smetz@offitkurman.com mmargulies@offitkurman.com

Stephen E. Leach

sleach@hirschlerlaw.com ndysart@hirschlerlaw.com,kburgers@hirschlerlaw.com,plaura@hf-law.com

Steven M Berman

sberman@shumaker.com

Steven N. Leitess

sleitess@mdattorney.com efiling@silvermanthompson.com

Tracey Michelle Ohm

tracey.ohm@stinson.com porsche.barnes@stinson.com

US Trustee - Greenbelt

USTPRegion04.GB.ECF@USDOJ.GOV

William Henry Fisher

hank@ccoateslaw.com

William L. Hallam

WHallam@rosenbergmartin.com kmartin@rosenbergmartin.com

TOTAL: 75

Entered: April 21st, 2021

Signed: April 21st, 2021

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.¹, * Case Nos. 20-14583, 20-14584-TJC
 * (Jointly Administered)
 Debtors. *
 * * * * *

STIPULATION AND ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY

Now comes the Debtors and Lora Lowery and Terry Lowery (the “Lowery’s”), by their respective undersigned counsel, and hereby agree to the within Stipulation And Order Granting Relief From The Automatic Stay on the terms and conditions hereinafter set forth:

WHEREAS, this Court has jurisdiction over this matter pursuant to 28 U.S.C. §§1334 and 157(a);

WHEREAS, venue over this matter is appropriate in the United States Bankruptcy Court for the District of Maryland pursuant to 28 U.S.C. §1409;

WHEREAS, on April 23, 2020, the Debtors filed Voluntary Petitions for Relief which cases are pending in the above captioned proceeding;

¹ The Debtors in these chapter 11 cases are: (i) Creative Hairdressers, Inc. (“CHI”) and (ii) Ratner Companies, L.C. (“RC”).

WHEREAS, on or about November 30, 2020, the Lowery's initiated an action in the U.S. District Court for the District of Maryland (Baltimore Division), Civil Case No. 20-cv-03466-SAG (the "Civil Action");

WHEREAS, on or about February 4, 2021, without relief from the automatic stay of 11 U.S.C. §362, the Lowery's filed an Amended Complaint, which among other things, named CHI, RC and Dennis F. Ratner individually and "t/a Ratner Companies L.C." as additional parties to the Civil Action;

WHEREAS, the provisions of the automatic stay of 11 U.S.C. §362 prevent the Lowery's from prosecuting the Civil Action against CHI and RC;

WHEREAS, the Lowery's seeks relief from the automatic stay provisions, solely to the extent of any and all available insurance coverage, in order that they may proceed with the aforementioned Civil Action, including any related appeals; and

WHEREAS, permitting the Lowery's to proceed with the Civil Action as against CHI and RC only in accordance with this Stipulation and Order will not interfere with the Debtors' bankruptcy proceedings, and will not result in prejudice to the Debtors or their creditors.

NOW THEREFORE IT IS AGREED, STIPULATED AND ORDERED

1. The automatic stay of 11 U.S.C. §362(a) is hereby lifted and modified to permit the Lowery's to pursue all rights and remedies permissible under applicable state law with respect to the Civil Action, with any resulting settlement or judgment to be satisfied solely from the proceeds of CHI's and RC's available insurance coverage.

2. The parties agree that the Lowery's, upon entry of this Order, are permitted to prosecute the claims in the Civil Action against CHI and RC only to final judgment and to collect any such judgment to the extent of the available insurance coverage only.

3. The parties agree that the Lowery's shall within five (5) days of the entry of this Order dismiss with prejudice Dennis Ratner individually and "t/a Ratner Companies L.C as a party in the Civil Action, in the absence of which this Stipulation And Order shall be null and void as if it had not been entered.

4. Any judgment obtained by the Lowery's against CHI and RC shall be satisfied only from available insurance coverage, and not from the assets of the Debtors' bankruptcy estates. No party to the Civil Litigation shall file a claim in the Debtors' cases, nor seek a recovery against any property of the Debtors' estates.

5. Any stay of this Order under Bankruptcy Rule 4001 or any similar rules are hereby waived for cause, and this Order shall be effective immediately upon entry by this Court.

6. This Court shall retain jurisdiction over any matters arising from or related to the implementation or interpretation of this Order.

AGREED AS TO FORM AND CONTENT:

/s/ Joel I. Sher

Joel I. Sher, Fed. Bar No. 00719
SHAPIRO, SHER, GUINOT & SANDLER
250 W. Pratt Street, Suite 2000
Baltimore, MD 21201
Tel. (410) 385-4277
Email: jis@shapirosher.com

Counsel For Debtors

/s/ Peter Ayers Wimbrow, III

Peter Ayers Wimbrow , III, Esquire
LAW OFFICE OF PETER A WIMBROW III
PO Box 56
Ocean City, MD 21843
Tel: (410) 524-3440
Fax: (410) 524-3450
Email: wimbrowlaw@gmail.com

Edward C. Gill, Esquire
LAW OFFICES OF EDWARD C. GILL P.A.
16 N. Bedford Street
Georgetown, DE 19947
Tel: (302) 854-5400
Fax: (302) 854-5409
Email: ed@de-law.com

Counsel for Terry Lowery and Lora Lowery

/s/ James E. Garland

James E. Garland, Esquire
NATIONWIDE MUTUAL INSURANCE
COMPANY
1302 Concourse Drive, Suite 300
Linthicum, Maryland 21090
Tel: (443)-883-4511
Email: garlaj3@nationwide.com

/s/ Laurie Ann Garey

Laurie Ann Garey, Esquire
PROGRESSIVE HOUSE COUNSEL
841 Cromwell Park Drive, Suite 200
Glen Burnie, Maryland 21061
Tel: (443) 509-0610
Fax: (866) 263-3270
Email: LGarey1@Progressive.com

Counsel for James Craze and Kristin Craze

Counsel for Progressive Insurance Company

**CERTIFICATE PURSUANT TO EXHIBIT A
TO ADMINISTRATION ORDER NO. 03-02**

I HEREBY CERTIFY that the terms of the copy of the stipulation and agreed order submitted to the Court are identical to those set forth in the original stipulation and agreed order; and the signatures represented by the /s/_____ on this copy reference the signatures of consenting parties on the original stipulation and agreed order.

/s/

Joel I. Sher

cc: All Parties
All Counsel of Record

END OF ORDER