

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF ALABAMA
SOUTHERN DIVISION**

IN RE:	:	CHAPTER 11
	:	
SMALL LOANS, INC., et al.,	:	JUDGE WILLIAM R. SAWYER
	:	
Debtors.	:	CASE NOS. 11-12254-WRS-11
	:	
	:	Jointly Administered

**SECOND APPLICATION FOR ALLOWANCE OF COMPENSATION
AND REIMBURSEMENT OF EXPENSES OF HAYS FINANCIAL
CONSULTING, LLC,
AS ACCOUNTANTS TO THE CHAPTER 11 TRUSTEE**

COMES NOW Hays Financial Consulting, LLC (“HFC” or “Applicant”), accountants to S. Gregory Hays, Chapter 11 Trustee for the above-styled case, and, pursuant to 11 U.S.C. § 331 and Fed.R.Bankr.P. 2016, files this second application (“Application”) seeking interim allowance of compensation in the amount of \$58,607.50 and reimbursement of expenses in the amount of \$1,733.64 for the period from October 1, 2012 through and including December 31, 2012 (the “Application Period”).

1.

On December 16, 2011 (the “Petition Date”), Small Loans, Inc., The Money Tree, Inc., The Money Tree of Louisiana, Inc., The Money Tree of Florida Inc., and The Money Tree of Georgia Inc. (collectively, the "Debtors") filed voluntary chapter 11 bankruptcy cases in this Court.

2.

The Debtors’ cases were procedurally consolidated by the Court’s Order For Joint Administration dated January 5, 2012.

3.

The Debtors were engaged in the business of making small, short-term loans to customers in the states of Alabama, Georgia, Louisiana, and Florida. The businesses were sold as of October 5, 2012.

4.

The Debtors primarily obtained funding for their operations from the sale to private investors of unregistered subordinated debentures, and promissory notes. Since the Petition Date, the Debtors have not obtained new financing

5.

On April 27, 2012, the Court granted the Omnibus Official Committee of Unsecured Creditors' (the "Committee") motion for the appointment of a chapter 11 trustee and S. Gregory Hays was appointed as the Trustee by Order dated April 30, 2012. Since his appointment, the Trustee has commenced a diligent review and investigation of all assets of the Debtors' estates, and has liquidated substantially all of the tangible assets of the Debtors.

6.

On May 1, 2012, the Trustee, in the exercise of his business judgment and consistent with his fiduciary duties, determined to retain the consulting firm of HFC to advise and assist the Trustee and provide general bankruptcy financial and accounting services

7.

On May 9, 2012, the Trustee filed his Application to Employ HFC as the Trustee's accountants. HFC was employed under a general retainer to serve as accountants to the Trustee in connection with his administration of the estates of the Debtors. The Court entered an Order on June 5, 2012 authorizing the Trustee's employment of HFC; therefore, the Applicant may be compensated on an hourly basis and reimbursed for the actual and necessary out-of-pocket expenses that the Applicant has incurred.

8.

Applicant shows that all services for which compensation during this Application Period is requested have been actually provided to the Debtors and/or the Trustee, and to no other parties, and have been necessary for the proper and effective administration of these cases and for the benefit of the Debtors' estates and their creditors.

Applicant's employees have substantial experience and expertise in providing financial and accounting services in business bankruptcy cases and to fiduciaries in such cases. Applicant's employee hourly rates are fair and reasonable and the same as the cost for such services other than in a bankruptcy case. The Applicant assisted and participated in many areas of administration of the estates to include:

Accounting: The Applicant performed various accounting duties including analyzing and reviewing of accounting statements, opened new bank accounts and changed existing account signers, assisted in the preparation of the Monthly Operating Reports, developed a liquidation analysis, managed cash flow, approved vendor payments and assisted with sales tax reporting.

Asset Disposition: The Applicant worked closely with the Trustee and the Trustee's Broker assisting in the sale of the Best Buy Autos' ("BBA") assets. HFC participated in the development of asset purchase agreements to dispose of the corporate airplane and the BBA assets. HFC also participated in the sale of the operating stores to Western Shamrock for \$4,375,000 and worked closely with the buyers to insure a smooth and efficient turn over.

Business Analysis: HFC analyzed the Debtors' businesses and assisted the Trustee in developing plans of action to safeguard assets and preserve the assets of the estates. HFC also assisted the Trustee in preparing his interim status reports to the court. The Applicant has also assisted the Trustee in developing wind down plans.

Claims Administration & Objections: The Applicant is managing the review of 1,519 claims filed in the five Debtor estates. HFC assisted Trustee in filing objections to creditor claims and has continued to aid efforts to settle objections filed.

Fee / Employment Applications & Objection: HFC assisted the Trustee in the development of employment applications to retain various professionals as ordinary course professionals.

Investor Communications and Reporting: The Applicant established a website page to contain information pertaining to the cases which creditors can view online. Information contained on the site includes pleadings, interim reports, news stories and forms.

Litigation Consulting: HFC investigated records and analyzed transactions which may be the basis for avoidance and preference actions. HFC has also gathered information and prepared preliminary analyses regarding various potential causes of action.

Plan & Disclosure Statement: HFC has assisted the Trustee and the Creditor's Committee counsel in the preparation of the Plan of Liquidation and the Disclosure Statement. HFC prepared analyses in conjunction with the Plan including resolution of intercompany claims and substantive consolidation of the cases.

Tax Issues: HFC has gathered information and data related with the preparation of State and Federal Income Tax returns.

10.

The compensation requested is allowable pursuant to the twelve factor test (the "Johnson Factors") set forth in Johnson v. Georgia Highway Express, Inc., 488 F.2d 714, 717-19 (5th Cir. 1974), as modified and made applicable to bankruptcy cases by the Eleventh Circuit Court of Appeals in Grant v. George Schumann Tire & Battery Co., 908 F.2d 874 (11th Cir. 1990). The Johnson Factors and their applicability in these cases are as follows:

(a) Time and Labor Required: HFC expended 216.80 hours in performing services as accountants to the Trustee during the Application Period. The billing rates of the various professionals and other personnel who have performed services for the Trustee are summarized in HFC's billing statements,

which are attached hereto as **Exhibit “A”** and detailed in the statements attached as **Exhibit “B.”**

(b) Novelty and Difficulty of Questions Presented: The work performed by HFC has involved issues of varying complexity, as set forth in substantial detail in the billing statements attached to this Application.

(c) Skill Requisite to Perform Professional Services: The Trustee selected HFC as its accountants because HFC’s professionals possess substantial expertise and experience in bankruptcy and related fields and are well-qualified to perform professional services.

(d) Preclusion of Other Employment Due to Acceptance of the Cases: Professionals of HFC have devoted a substantial amount of time and resources to these cases, to the possible preclusion of involvement in other matters.

(e) Customary Fees for the Type of Services Rendered: HFC believes that the fees requested and the hourly rates set forth herein are consistent fees typically charged for the type of services rendered in cases of this magnitude and complexity. The hourly rates charged by HFC in this Application are comparable to the rates that HFC would charge to a non-bankruptcy client for work of a similar nature and complexity.

(f) Whether the Fee is Fixed or Contingent: Pursuant to section 330(a) of the Bankruptcy Code, HFC’s fee is subject to Court approval, and is primarily based upon hourly rates and does not involve any fixed or flat fees. Compensation is “contingent” only in the sense that there are risks of non-allowance or non-payment.

(g) The Experience, Reputation, and Ability of the Professional: HFC has extensive experience in bankruptcy matters. Its reputation and ability are well known to bankruptcy Judges in North Georgia.

(h) Undesirability of the Case: This factor is inapplicable to the present Chapter 11 cases.

(i) Nature and Length of Professional Relationship with the Client: HFC was employed by the Trustee to act as his accountants in these bankruptcy cases. Thus, the professional relationship is an ongoing one.

(j) Awards in Similar Cases: HFC is regularly awarded compensation in Chapter 7 and Chapter 11 cases on the same basis as requested herein.

11.

In connection with the provision of services as set forth herein above, Applicant has incurred expenses in the amount of \$1,733.64. Expenses are summarized on **Exhibit “A”** and itemized on **Exhibit “B”** attached hereto and incorporated herein. Applicant seeks allowance of said expenses as reasonable and necessarily incurred.

12.

No agreement or understanding exists between HFC and any other person for the sharing of compensation to be received for services rendered in connection with this case. All services for which compensation is requested were performed for the Trustee and the estate and not on behalf of any committee, creditor or any other person or persons.

13.

Based on the foregoing, Applicant seeks interim allowance of \$58,607.50 as compensation and reimbursement of expenses in the amount of \$1,733.64 for the period covered by this Application. Applicant shows that compensation in such amount is reasonable compensation based on the nature, the extent, and the value of services rendered, the time spent to provide such services, and the cost of comparable services other than in a bankruptcy case.

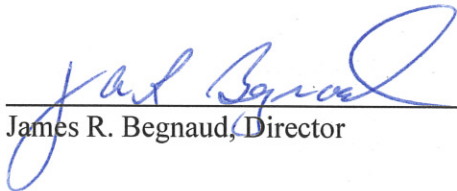
14.

Applicant requests that this Application and attached exhibits be admitted into evidence at any hearing on this Application.

WHEREFORE, Applicant respectfully prays:

- a. That Applicant be awarded interim compensation of \$58,607.50 and expense reimbursement of \$1,733.64 for the period from October 1, 2012 through December 31, 2012;
- b. That the Court grants such other and further relief as may be just and proper.

Respectfully submitted, this 24th day of January 2013.


James R. Begnaud, Director

Hays Financial Consulting, LLC
3343 Peachtree Rd, NE Ste. 200
Atlanta, Georgia 30326
(404) 926-0060

Exhibit A

Hays Financial Consulting, LLC

3343 Peachtree Road NE
East Tower, Suite 200
Atlanta, GA 30326

Money Tree - Acct.

For the Period from 10/1/2012 to 12/31/2012

January 22, 2013

Professional Services

	<u>Hrs/Rate</u>	<u>Amount</u>
Colt Conner, CFE	6.20	1,085.00
	175.00/hr	
James R. Begnaud, CPA	146.60	42,630.00
	290.79/hr	
James R. Jennings, CPA	3.20	880.00
	275.00/hr	
Wes Scott	60.80	14,012.50
	230.47/hr	
For professional services rendered	216.80	\$58,607.50

Additional Charges :

Copying Cost	10.20
Expense Reports	1,627.86
Fax	1.00
Federal Express	37.88
Pacer Charges	55.60
Postage	1.10
Total costs	\$1,733.64

Total amount of this bill **\$60,341.14**

Exhibit B

Hays Financial Consulting, LLC

3343 Peachtree Road NE
East Tower, Suite 200
Atlanta, GA 30326

Money Tree - Acct.

For the Period from 10/1/2012 to 12/31/2012

January 22, 2013

Professional Services

	<u>Hours</u>	<u>Amount</u>
Accounting	16.00	4,715.00
Asset Disposition	38.00	11,400.00
Business Analysis	14.10	4,215.00
Claims Administration & Objections	52.50	15,750.00
Fee / Employment Applications & Objection	10.10	3,030.00
Investor Communications and Reporting	6.80	1,265.00
Litigation Consulting	54.10	13,765.00
Plan & Disclosure Statement	3.50	1,050.00
Tax Issues	3.20	880.00
Travel	18.50	2,537.50
For professional services rendered	216.80	\$58,607.50

Additional Charges :

Copying Cost	10.20
Expense Reports	1,627.86
Fax	1.00
Federal Express	37.88
Pacer Charges	55.60
Postage	1.10
Total costs	\$1,733.64

Total amount of this bill **\$60,341.14**

Hays Financial Consulting, LLC

3343 Peachtree Road NE
East Tower, Suite 200
Atlanta, GA 30326

Money Tree - Acct.

For the Period from 10/1/2012 to 12/31/2012

January 22, 2013

Professional Services

		<u>Hrs/Rate</u>	<u>Amount</u>
<u>Accounting</u>			
10/1/2012	JRB Telephone conference with TMT personnel and the Trustee regarding the transfer of computer servers and related equipment and data to Western Shamrock.	1.40 300.00/hr	420.00
10/9/2012	JRB Prepared correspondence to Western Shamrock to send an additional \$104,000 to pay for the assets and related rental prorations.	1.90 300.00/hr	570.00
10/11/2012	JRB Email correspondence with Steve regarding state audits of insurance premiums for the credit life that The Money Store was selling.	0.40 300.00/hr	120.00
10/12/2012	JRB Email correspondence to and from Steve Morrison regarding accounting and post closing issues.	0.60 300.00/hr	180.00
10/22/2012	JRB Reviewed and processed September MORs for the five Debtor entities.	2.40 300.00/hr	720.00
11/15/2012	JRB Telephone conference with Steve Morrison regarding accounting issues to close out accounting.	0.70 300.00/hr	210.00
11/19/2012	JRB Reviewed October MORs for the five debtor entities.	1.80 300.00/hr	540.00
11/29/2012	JRB Telephone conversations with Steve Morrison regarding accounting issues and professional fees to be paid.	0.60 300.00/hr	180.00
12/3/2012	WS Unloaded and organized items removed from Money Tree in Bainbridge.	1.70 250.00/hr	425.00
	JRB Discussions with Steve Morrison regarding remaining accounting tasks and issues.	0.90 300.00/hr	270.00
	JRB Reviewed and approved contract labor time sheets for previous week.	0.70 300.00/hr	210.00
12/4/2012	JRB Prepared schedule of issues and tasks to be completed and discussed same with Steve Morrison.	1.50 300.00/hr	450.00
12/10/2012	JRB Reviewed and approves time sheets for contract work by Steve Morrison and Debbie Inlow.	0.40 300.00/hr	120.00
12/11/2012	JRB Drafted letter and held telephone call with Bank of the Ozarks office manager to wire transfer \$3,000,000 from account to Trustee's account with Boba Bank.	0.60 300.00/hr	180.00
12/17/2012	JRB Telephone conference with Trustee and Creditor's counsel regarding case issues.	0.40 300.00/hr	120.00
	Subtotal	16.00	4,715.00

		<u>Hrs/Rate</u>	<u>Amount</u>
<u>Asset Disposition</u>			
10/2/2012	JRB	Reviewed documents of the auction to Western Shamrock and the secondary sale of accounts with the Trustee, Jerry Robinson and John Elrod.	1.80 300.00/hr 540.00
10/3/2012	JRB	Conference call with Greg Hays, Brad Bellville, Natasha Wood and Rusty Braswell regarding operational and cutoff issues with the sale of the stores.	1.30 300.00/hr 390.00
	JRB	Reviewed APA with Western Shamrock and discussed same with Natasha Wood, Rusty Braswell, Brad Bellville and Steve Morrison.	1.00 300.00/hr 300.00
	JRB	Email correspondence to and from Greg Hays regarding the sale of the stores and preparations at the Home Office.	0.80 300.00/hr 240.00
10/4/2012	JRB	Discussions with Trustee, Jerry Robinson, Brad Hightower and John Elrod and preparations for closing of the sale of the stores to Western Shamrock.	2.10 300.00/hr 630.00
	JRB	Conference and discussions with Jennifer Sedeno of Western Shamrock regarding closing and cut over issues.	1.60 300.00/hr 480.00
10/5/2012	JRB	Prepared cash settlement schedule for wire transfers regarding sale of the stores and sale of the charged off accounts to Western Shamrock for approximately \$5.2MM.	1.60 300.00/hr 480.00
	JRB	Discussions with Brad Hightower, Trustee, Jerry Robinson and John Elrod to assist in the auction of stores and of the charged off accounts and phoned in to the auction proceedings.	2.60 300.00/hr 780.00
10/8/2012	JRB	Prepared schedule reflecting shortage of \$104,000 owed to the estate and drafted correspondence to Brad Hightower and Jennifer Sedeno regarding same.	1.50 300.00/hr 450.00
	JRB	Conference call with John Elrod regarding the Western Shamrock closing issues with the development of an email correspondence database.	1.40 300.00/hr 420.00
10/10/2012	JRB	Continued work on cash settlement with Western Shamrock.	1.00 300.00/hr 300.00
10/11/2012	JRB	Reviewed contract and prepared schedule of amount owed to Renovo as sales agents.	0.60 300.00/hr 180.00
	JRB	Email correspondence to and from Western Shamrock CFO regarding wire transfer to the estate for purchase of equipment.	0.70 300.00/hr 210.00
10/12/2012	JRB	Responded to cutoff issues regarding receipts on bankrupt accounts.	0.40 300.00/hr 120.00
10/23/2012	JRB	Drafted correspondence to Natasha Wood and Jennifer Sedeno regarding contract with the stores security vendor.	0.40 300.00/hr 120.00
10/29/2012	JRB	Email correspondence with Steve Morrison and Brad Bellville regarding wind down issues.	0.50 300.00/hr 150.00
11/5/2012	JRB	Email correspondence to Steve Morrison and discussion with Trustee regarding "retro" commissions from Life of The South.	0.90 300.00/hr 270.00
	JRB	Email correspondence with Steve Morrison, Brad Bellville and Trustee regarding issues with LOTS retro premium returns to TMT.	0.50 300.00/hr 150.00

		<u>Hrs/Rate</u>	<u>Amount</u>
11/16/2012	JRB Discussions and email correspondence with Steve Morrison regarding recording sale of consumer finance receivables.	1.30 300.00/hr	390.00
11/26/2012	JRB Telephone conversations with Gina Cawvey and Steve Morrison regarding remaining office furniture, various bids and related discussions.	1.70 300.00/hr	510.00
11/29/2012	JRB Telephone calls to and from Gena Cawley regarding sale of minor assets of the Debtors, office furniture and equipment, and set prices and reviewed bids.	1.60 300.00/hr	480.00
12/3/2012	JRB Discussions with Steve Morrison regarding disposition of remaining office furniture and equipment to be liquidated.	0.70 300.00/hr	210.00
12/4/2012	JRB Telephone calls to and from George Copeland regarding purchase of remaining equipment and furniture.	1.60 300.00/hr	480.00
12/6/2012	JRB Telephone calls to and from George Copeland regarding sale of furniture and equipment.	0.50 300.00/hr	150.00
	JRB Reviewed listing of assets regarding sale of furniture and equipment to George Copeland and discussed same with Steve Morrison.	0.90 300.00/hr	270.00
12/7/2012	JRB Telephone call from George Copeland regarding sale of furniture and equipment.	0.40 300.00/hr	120.00
	JRB Reviewed listing of furniture and equipment to be sold and discussed same with Steve Morrison.	1.00 300.00/hr	300.00
12/11/2012	JRB Discussion with Steve Morrison regarding the furniture and equipment to be sold to George Copeland.	0.60 300.00/hr	180.00
12/13/2012	JRB Telephone calls and email communication with Steve Morrison, Bill Finleyson and George Copeland regarding sale of furniture and equipment.	1.50 300.00/hr	450.00
12/17/2012	JRB Continued analysis and issues with sale of remaining furniture and fixtures.	0.70 300.00/hr	210.00
12/19/2012	JRB Prepared FF&E listing and bill of sale.	0.50 300.00/hr	150.00
12/20/2012	JRB Reviewed final draft of bill of sale for remaining FF&E.	0.40 300.00/hr	120.00
12/21/2012	JRB Telephone calls to and from Steve Morrison regarding the FF&E sale.	1.10 300.00/hr	330.00
12/27/2012	JRB Reviewed and analyzed information from Jennifer Sedeno regarding fraud escrow fund.	0.80 300.00/hr	240.00
12/28/2012	JRB Continued to analyze information regarding invalid accounts.	0.60 300.00/hr	180.00
	JRB Reviewed Asset Purchase Agreement regarding Invalid Accounts.	0.60 300.00/hr	180.00
	JRB Drafted letter to Jennifer Sedeno regarding the invalid accounts and the related amount of reimbursement of approximately \$10,000.	0.80 300.00/hr	240.00
	Subtotal	38.00	11,400.00

Business Analysis

10/10/2012	JRB Reviewed list of wind down assignments and correspondence with Brad Bellville and Greg Hays regarding same.	0.50 300.00/hr	150.00
10/11/2012	JRB Email correspondence to and from Brad Bellville, Greg Hays and Steve Morrison regarding wind down issues.	0.60 300.00/hr	180.00
	JRB Edited and updated wind down budget.	0.50 300.00/hr	150.00

		<u>Hrs/Rate</u>	<u>Amount</u>
10/15/2012	JRB Prepared budget of wind down activities.	0.60 300.00/hr	180.00
	JRB Analyzed wind down and closing of bank accounts that were used by the stores.	0.60 300.00/hr	180.00
10/16/2012	JRB Discussed wind down issues with Steve Morrison regarding remaining employees, rents and timing of accounting functions to close out business operations.	0.40 300.00/hr	120.00
	JRB Prepared information to draft Trustee's third interim report.	1.50 300.00/hr	450.00
10/17/2012	JRB Telephone calls to and from Steve regarding wind down issues and continued preparation of wind down budget.	1.30 300.00/hr	390.00
10/22/2012	JRB Prepared Receiver's Third Status Report.	2.30 300.00/hr	690.00
10/23/2012	JRB Continued preparation of Receiver's Third Status Report.	2.30 300.00/hr	690.00
	JRB Telephone call to Brad Bellville regarding wind down activities.	0.40 300.00/hr	120.00
11/2/2012	JRB Prepared information regarding remaining employees and tasks in the wind down process and submitted to the Trustee.	0.80 300.00/hr	240.00
11/6/2012	JRB Prepared for and held telephone conference with Brad Bellville regarding wind down activities associated with files, records and remaining assets.	1.20 300.00/hr	360.00
	JRB Discussions with Bradville and Steve Morrison regarding shutting down payroll and moving employees to contract status.	0.80 300.00/hr	240.00
12/4/2012	WS Met with Jim Begnaud regarding developments with staffing at the company.	0.30 250.00/hr	75.00
	Subtotal	14.10	4,215.00

Claims Administration & Objections

10/1/2012	JRB Reviewed and analyzed schedule and examples from Brad Hightower. Discussed same with Trustee.	0.70 300.00/hr	210.00
10/3/2012	JRB Meeting with Ashley Gardner and Natasha Wood regarding a Access database to house the creditor claims, objections and ultimate distributions.	1.50 300.00/hr	450.00
	JRB Continued claims review and preparing information for entry into claims database.	0.90 300.00/hr	270.00
10/4/2012	JRB Designed report formats and other necessary tables of information for claims database.	1.90 300.00/hr	570.00
	JRB Continued review and preparation of claims database.	1.10 300.00/hr	330.00
10/8/2012	JRB Reviewed progress on issues with the claims review and objection process and discussed same with Natasha Wood.	1.80 300.00/hr	540.00
10/17/2012	JRB Reviewed penalty notice from the IRS. Drafted email to Steve Morrison handling same.	0.50 300.00/hr	150.00
10/18/2012	JRB Reviewed penalty notice from the IRS and directed Steve Morrison to notify them to file a claim.	0.60 300.00/hr	180.00
10/23/2012	JRB Telephone call to Natasha Wood regarding claims objections and the database.	0.50 300.00/hr	150.00
10/24/2012	JRB Reviewed claims and claims database and tested information.	1.40 300.00/hr	420.00

		<u>Hrs/Rate</u>	<u>Amount</u>
10/25/2012	JRB Telephone call and email communication with Natasha Wood regarding claims database.	0.50 300.00/hr	150.00
	JRB Continue to review claims and claims database and verify information.	1.10 300.00/hr	330.00
10/26/2012	JRB Reviewed claims and claims database.	1.30 300.00/hr	390.00
10/29/2012	JRB Continued to review and analyze claims and proofs of claims.	1.00 300.00/hr	300.00
10/31/2012	JRB Researched claims for individual investors.	1.40 300.00/hr	420.00
11/2/2012	JRB Telephone conference with Natasha Wood to review claims database.	1.20 300.00/hr	360.00
11/5/2012	JRB Email correspondence to and from Natasha Wood regarding claims objections and pending filing.	0.50 300.00/hr	150.00
11/15/2012	JRB Telephone conference with Natasha Wood regarding claims objections.	1.30 300.00/hr	390.00
	JRB Telephone conference call with Greg Hays and Brad Hightower and Natasha Wood regarding claims objections and timing of filing omnibus objections.	0.80 300.00/hr	240.00
11/26/2012	JRB Telephone calls to and from Natasha Wood regarding printing investor notices and filing of claims objections.	1.10 300.00/hr	330.00
	JRB Reviewed and responded to emails and other documents regarding filing claims objections from Brad Hightower and Natasha Wood.	1.30 300.00/hr	390.00
11/30/2012	JRB Telephone calls and email correspondence with Natasha Wood regarding claims objections and calls from Investors.	1.20 300.00/hr	360.00
	JRB Made telephone calls to investors regarding the claims objection notices received this week.	1.70 300.00/hr	510.00
12/3/2012	JRB Telephone calls to and from investors regarding their claims and objections.	2.40 300.00/hr	720.00
12/4/2012	JRB Continued to hold phone conferences with investors regarding their proofs of claims.	2.30 300.00/hr	690.00
12/5/2012	JRB Continued to talk to investors regarding their proofs of claims and the status of the case and the ultimate distribution.	1.90 300.00/hr	570.00
	JRB Reviewed the schedule of proposed allowed claims and reported findings and issues to database administrator.	1.40 300.00/hr	420.00
12/7/2012	JRB Telephone calls and discussions with Ashley Gardner regarding the claims database.	0.70 300.00/hr	210.00
	JRB Reviewed creditor listing and responded with corrections to the database.	0.80 300.00/hr	240.00
12/10/2012	JRB Discussion with Natasha Wood regarding the claims database and creditor listing of allowed claims.	1.50 300.00/hr	450.00
	JRB Reviewed and analyzed proofs of claim.	1.60 300.00/hr	480.00
	JRB Discussion with Natasha Wood regarding claims database.	0.50 300.00/hr	150.00
12/11/2012	JRB Continued to analyze, review and test claims database.	1.50 300.00/hr	450.00
12/12/2012	JRB Reviewed and analyzed creditor listing and prepared summary schedule of claims.	1.50 300.00/hr	450.00
12/13/2012	JRB Continued review of claims and address issues with claims database and creditor listing.	1.60 300.00/hr	480.00
12/17/2012	JRB Continued review of creditor listing.	0.80 300.00/hr	240.00

		<u>Hrs/Rate</u>	<u>Amount</u>
12/18/2012	JRB Email correspondence with Natasha Wood regarding telephone calls from investors.	0.40 300.00/hr	120.00
	JRB Telephone calls from Investors regarding filed proofs of claim.	0.60 300.00/hr	180.00
12/19/2012	JRB Telephone calls to Investors Larry Beam and Lousie King regarding their claims and the status of the case.	0.90 300.00/hr	270.00
	JRB Telephone calls to Investors Dorothy Conyers and Edna Elrod regarding their claims.	0.70 300.00/hr	210.00
	JRB Telephone calls to Investors James Stewart and Wayne McNease regarding their claims.	0.80 300.00/hr	240.00
12/20/2012	JRB Telephone calls to and from investors regarding their claims.	1.80 300.00/hr	540.00
12/21/2012	JRB Telephone calls to and from investors regarding the status of the case and possible distributions.	1.50 300.00/hr	450.00
12/26/2012	JRB Continued investigating claims and returning investor calls regarding their claims and status of the case.	2.00 300.00/hr	600.00
	Subtotal	52.50	15,750.00

Fee / Employment Applications & Objection

10/12/2012	JRB Reviewed and edited time entries for September.	0.80 300.00/hr	240.00
10/16/2012	JRB Preparing and gathering information to draft Hays Financial Consulting First Fee Application.	1.40 300.00/hr	420.00
10/17/2012	JRB Drafted motion for HFC's first fee application.	1.70 300.00/hr	510.00
	JRB Reviewed and edited time and reference entries for May through September.	1.80 300.00/hr	540.00
10/18/2012	JRB Continued preparation of first fee application covering the period 04.30.12 through 09.30.12.	1.50 300.00/hr	450.00
10/19/2012	JRB Continued to review and edit HFC fee application.	2.50 300.00/hr	750.00
12/19/2012	JRB Reviewed and edited time entries for November.	0.40 300.00/hr	120.00
	Subtotal	10.10	3,030.00

Investor Communications and Reporting

10/3/2012	JCC Reviewed pacer for new filings and added same to web site accordingly.	0.20 175.00/hr	35.00
10/9/2012	JCC Obtained newly filed documents from Pacer and added same to web site accordingly.	0.20 175.00/hr	35.00
10/15/2012	JCC Reviewed and responded to emails from Money Tree debenture holders regarding trouble viewing documents.	0.20 175.00/hr	35.00
	JCC Obtained newly filed documents from Pacer and added documents to the web site.	0.20 175.00/hr	35.00
10/18/2012	JCC Obtained newly filed documents from Pacer.gov and updated web site with documents accordingly.	0.20 175.00/hr	35.00
10/19/2012	JCC Reviewed and responded to emails from Greg Hays regarding addition of documents to web site and added documents to site accordingly.	0.20 175.00/hr	35.00
	JCC Added additional documents to web site .	0.40 175.00/hr	70.00

		<u>Hrs/Rate</u>	<u>Amount</u>
10/22/2012	JCC Obtained newly filed documents from Pacer and posted to web site accordingly.	0.20 175.00/hr	35.00
	JCC Reviewed and responded to emails from Greg Hays regarding additions to web site, obtained documents from Pacer.gov and added documents to the web site.	0.40 175.00/hr	70.00
10/23/2012	JCC Obtained newly filed documents from Pacer.gov and added documents to web site.	0.40 175.00/hr	70.00
10/24/2012	JCC Reviewed and responded to emails from Greg Hays regarding addition of items to web site and added documents accordingly.	0.20 175.00/hr	35.00
10/25/2012	JCC Reviewed and responded to emails from Greg Hays regarding addition of items to web site and added documents accordingly.	0.30 175.00/hr	52.50
10/31/2012	JCC Obtained newly filed documents from Pacer.gov and added documents to web site.	0.60 175.00/hr	105.00
	JRB Telephone call from R V Dillenbeck regarding status of the case.	0.60 300.00/hr	180.00
11/1/2012	JCC Obtained newly filed documents from Pacer.gov. Added documents to web site accordingly.	0.20 175.00/hr	35.00
11/15/2012	JCC Obtained newly filed documents from Pacer.gov and added documents to web site.	0.30 175.00/hr	52.50
11/20/2012	JCC Obtained newly filed docket entries from Pacer.gov and added documents to web site.	0.40 175.00/hr	70.00
11/27/2012	JCC Reviewed and responded to emails from Greg Hays regarding addition of items to web site, obtained documents from Pacer.gov and added documents to web site accordingly.	0.30 175.00/hr	52.50
12/3/2012	JCC Reviewed and responded to emails from Greg Hays regarding addition of items to web site and added language and contact information to web site accordingly.	0.20 175.00/hr	35.00
12/17/2012	JCC Reviewed and responded to emails from Greg Hays regarding addition of new items to web site, obtained documents from Pacer.gov and added to web site accordingly.	1.10 175.00/hr	192.50
	Subtotal	6.80	1,265.00

Litigation Consulting

10/1/2012	JRB Telephone to Chad Graves regarding the development of an email searchable database.	1.60 300.00/hr	480.00
10/8/2012	JRB Meeting with Chad Graves regarding preparation of email database to be able to be searched and delivered backup tapes.	0.70 300.00/hr	210.00
10/9/2012	JRB Telephone conference with John Elrod regarding email database and other case issues and drafted email correspondence to Mr. Elrod regarding same.	0.90 300.00/hr	270.00
10/15/2012	JRB Telephoned Chad Graves regarding project to develop database of all email correspondence and drafted email John Elrod for his IT representative to contact Mr. Graves.	0.40 300.00/hr	120.00
10/25/2012	WS Reviewed Money Tree Vendor information and data for potential preference actions.	1.30 250.00/hr	325.00
	WS Examined Money Tree 1/2011 debenture prospectus for Martin Leasing information.	1.90 250.00/hr	475.00

		<u>Hrs/Rate</u>	<u>Amount</u>
10/25/2012	WS Reviewed Money Tree Prospectus for general case overview.	1.50 250.00/hr	375.00
	WS Met with Trustee regarding Money Tree case overview.	0.20 250.00/hr	50.00
10/29/2012	WS Examined 91 page Demand Note Prospectus for Martin Leasing information.	2.00 250.00/hr	500.00
	WS Continued to examine 91 page Demand Note Prospectus for Martin Leasing information and added information to Martin summary.	0.70 250.00/hr	175.00
10/30/2012	WS Continued to examine 91 page Demand Note Prospectus for Martin Leasing information and added information to Martin summary.	0.60 250.00/hr	150.00
	WS Examined Debenture Prospectus for Martin Leasing information and added information to Martin summary.	0.80 250.00/hr	200.00
	WS Examined Debenture Prospectus Supplements 1-3 for Martin Leasing information and added information to Martin summary.	1.00 250.00/hr	250.00
	WS Examined 8k's for Martin Leasing information and added information to Martin summary.	0.20 250.00/hr	50.00
	WS Examined 10k for Martin Leasing information and added information to Martin summary.	0.60 250.00/hr	150.00
	WS Summarized Martin information obtained from public filings.	0.30 250.00/hr	75.00
10/31/2012	WS Examined 10k for Martin Leasing information and added information to Martin summary.	0.50 250.00/hr	125.00
	WS Drafted and organized Money Tree Summary on Martin family and other owners.	1.20 250.00/hr	300.00
11/9/2012	WS Examined Prospectus', Annual reports, and supplements in search of additional information on Martin Family and related entities.	2.20 250.00/hr	550.00
	WS Drafted and revised summary document on Martin family.	1.20 250.00/hr	300.00
	WS Traced Martin Family entities and identified controlling party of each entity, and displayed results in a table.	1.00 250.00/hr	250.00
11/27/2012	WS Prepared logistics to travel to Bainbridge and identified items needed to review in Bainbridge.	1.00 250.00/hr	250.00
11/28/2012	WS Identified items needed to review in Bainbridge, drafted emails, and had phone conversation with Natasha Wood at Debtor to prepare for upcoming trip.	0.70 250.00/hr	175.00
11/29/2012	WS Met Money Tree staff and explained purpose of visit.	0.50 250.00/hr	125.00
	WS Participated in phone conversation with Jim Begnaud regarding items needed at Money Tree Warehouse.	0.30 250.00/hr	75.00
	WS Examined and inventoried listing of leases and Board Minutes on G Drive.	0.90 250.00/hr	225.00
	WS Drafted document listing required items to locate at Money Tree HQ and warehouse.	1.20 250.00/hr	300.00
	WS Drafted email to Money Tree staff regarding items to locate and answered follow-up questions.	0.40 250.00/hr	100.00
	WS Met with Natasha Wood and Steve Morrison regarding items on list to locate and answered follow up questions on items required for preference analysis.	0.90 250.00/hr	225.00
	WS Examined trade vendor payment list for potential preference actions.	0.30 250.00/hr	75.00

			<u>Hrs/Rate</u>	<u>Amount</u>
11/29/2012	WS	Visited Money Tree Document Warehouse to examine files and take general inventory of items and categories of items stored there.	2.20 250.00/hr	550.00
	WS	Drafted summary outline of categories of files in document warehouse.	0.40 250.00/hr	100.00
11/30/2012	WS	Prepared for and met with Natasha Wood regarding facility leases and reconciled electronic copy inventory.	1.20 250.00/hr	300.00
	WS	Met with Natasha Wood and examined payments to investors during the preference period.	0.40 250.00/hr	100.00
	WS	Examined, gathered, and organized corporate board minutes for transport.	1.20 250.00/hr	300.00
	WS	Prepared for and met with Steve Morrison regarding Martin sublease payments, bank statements, and check copies for preference analysis.	0.70 250.00/hr	175.00
	WS	Reconciled list of items to bring back to Atlanta to items in possession.	0.30 250.00/hr	75.00
12/3/2012	WS	Met with Jim Begnaud regarding trip to Bainbridge and items brought to Atlanta.	0.40 250.00/hr	100.00
	WS	Examined trade vendor payment history sent from CFO for potential preference payments.	1.30 250.00/hr	325.00
	WS	Examined payment history to Martin Sublease from Oct 05 - Sep 11 sent from company CFO.	1.20 250.00/hr	300.00
12/7/2012	WS	Examined Lease copies sent Monday 12/3 from Natasha Wood.	1.50 250.00/hr	375.00
	WS	Analyzed payments to Martin Sublease from 10/2005 - 9/2011.	0.80 250.00/hr	200.00
12/10/2012	JRB	Reviewed proposal from Graves Technology regarding restoring historical emails.	0.60 300.00/hr	180.00
	WS	Drafted list of Money Tree potential litigation issues.	0.80 250.00/hr	200.00
	WS	Examined SOX compliance report for Money Tree.	1.00 250.00/hr	250.00
12/11/2012	WS	Continued to draft list of Money Tree potential litigation issues.	0.60 250.00/hr	150.00
	JRB	Email correspondence with Trustee and Creditors Committee Counsel regarding project to restore Debtor email for the past several years.	0.60 300.00/hr	180.00
12/12/2012	WS	Examined insider subordinated debt and corresponding financial statements/notes.	0.80 250.00/hr	200.00
12/13/2012	WS	Drafted list of potential future litigation issues.	0.50 250.00/hr	125.00
	WS	Organized, reviewed, and analyzed list of potential investor preferences including communication with Money Tree team members for confirmation.	1.30 250.00/hr	325.00
12/14/2012	WS	Performed detailed review of Money Tree Sarbanes Oxley Testing report and added highlighted issues to potential litigation list.	1.30 250.00/hr	325.00
	WS	Examined Money Tree Trade Vendor Accounts Payable for potential preference claims.	0.70 250.00/hr	175.00
	WS	Prepared both ordinary course of business analysis and new value analysis for Graves Technology highlighting payments made over year prior to bankruptcy filing.	1.70 250.00/hr	425.00
	WS	Drafted email to Greg Hays and John Elrod highlighting analysis of Graves Technology preference payments and provided various avenues for way to proceed.	0.40 250.00/hr	100.00

		<u>Hrs/Rate</u>	<u>Amount</u>
12/19/2012	WS Examined and Analyzed payment and invoice information in the year prior to bankruptcy for vendor Life of the South.	1.80 250.00/hr	450.00
	WS Examined and Analyzed payment and invoice information in the year prior to bankruptcy for vendor R.R. Donnelley.	0.70 250.00/hr	175.00
	WS Examined prospectus files in hard copy taken from Bainbridge location in preparation for attorney review.	1.20 250.00/hr	300.00
12/20/2012	WS Examined prospectus files in hard copy taken from Bainbridge location in preparation for attorney review.	1.50 250.00/hr	375.00
	Subtotal	<hr/> 54.10	<hr/> 13,765.00

Plan & Disclosure Statement

10/24/2012	JRB Participated in teleconference with US Bank Counsel, the Trustee, Creditors' Counsel and Trustee Counsel regarding issues to be included in the Plan.	1.40 300.00/hr	420.00
	JRB Telephone call to Natasha Wood regarding information to prepare for US Bank regarding the Plan of Distribution.	0.40 300.00/hr	120.00
12/17/2012	JRB Analyzing creditor listing for preparation of schedule for Disclosure Statement.	1.30 300.00/hr	390.00
12/18/2012	JRB Email correspondence with Natasha Wood regarding exhibits for the Disclosure Statement.	0.40 300.00/hr	120.00
	Subtotal	<hr/> 3.50	<hr/> 1,050.00

Tax Issues

10/4/2012	JRJ Prepared draft of letter to investors for tax treatment of unpaid claims and future recoveries.	1.60 275.00/hr	440.00
10/5/2012	JRJ Made changes to investor letter for tax matters.	0.60 275.00/hr	165.00
10/11/2012	JRJ Prepared work paper binder for 9/30/2011 returns for future reference (approximately 20 Federal and state returns).	1.00 275.00/hr	275.00
	Subtotal	<hr/> 3.20	<hr/> 880.00

Travel

10/2/2012	JRB Traveled to Bainbridge home office of Money Tree.	4.00 150.00/hr	600.00
10/5/2012	JRB Traveled back to Atlanta from the Bainbridge home office.	4.00 150.00/hr	600.00
10/8/2012	JRB Traveled to and returned from Chad Graves' office to deliver backup tapes for email database.	1.00 150.00/hr	150.00
11/28/2012	WS Travel time Atlanta, GA to Bainbridge, GA.	4.50 125.00/hr	562.50
11/29/2012	WS Travel time to/from Money Tree offices and warehouses.	0.50 125.00/hr	62.50
11/30/2012	WS Travel time from Bainbridge, GA to Atlanta, GA	4.50 125.00/hr	562.50
	Subtotal	<hr/> 18.50	<hr/> 2,537.50

Money Tree - Acct.

	<u>Hours</u>	<u>Amount</u>
For professional services rendered	216.80	\$58,607.50

Additional Charges :

	<u>Amount</u>
<u>Expenses</u>	
10/8/2012 FedEx to Christian & Small LLP	15.32
10/12/2012 Expense Report - Jim Begnaud week ended 10/13/12	699.55
Hotel: \$403.20	
Meals: \$21.17	
Mileage: \$275.18	
10/16/2012 Expense Report - Trustee week ended 9/30/12	331.10
Hotel: \$246.40	
Meals: \$84.70	
10/31/2012 FedEx to International Aircraft Title 9/14/12	22.56
Postage	1.10
Copying cost	2.55
Fax	1.00
Pacer online charges for period 6/1/12 - 9/30/12	55.60
11/30/2012 Copying cost	4.50
12/14/2012 Expense Report - Wes Scott week ended 11/30/12	597.21
Mileage: \$288.05	
Meals: \$73.06	
Hotel: \$236.10	
12/31/2012 Copying cost	3.15
Subtotal	<u>1,733.64</u>
Total costs	<u>\$1,733.64</u>
Total amount of this bill	<u><u>\$60,341.14</u></u>