

EXHIBIT B

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF ALABAMA, SOUTHERN DIVISION**

In Re:)	Case No: 11-12254-WRS-11
)	
SMALL LOANS, INC., et al.)	Chapter 11
)	
Debtors.)	Jointly Administered

**AFFIDAVIT OF S. GREGORY HAYS IN SUPPORT OF APPLICATION PURSUANT
TO FED. R. BANK. P. 2014(a) FOR ENTRY OF AN ORDER UNDER SECTION 327(a)
OF THE BANKRUPTCY CODE AUTHORIZING THE EMPLOYMENT AND
RETENTION OF HAYS FINANCIAL CONSULTING, LLC AS
ACCOUNTANTS TO THE CHAPTER 11 TRUSTEE**

STATE OF Georgia

COUNTY OF Fulton

Before me, the undersigned notary, personally appeared S. Gregory Hays, who being known to me and first duly sworn, deposes and states the following:

1. I am a managing principal of Hays Financial Consulting, LLC ("Hays Consulting" or the "Firm"), which maintains offices at 3343 Peachtree Road NE, Suite 200, Atlanta, Georgia 30326-1420. I make this Affidavit in support of the Application for Approval of Employment of Hays Financial Consulting, LLC, as Accountants to S. Gregory Hays, the Chapter 11 Trustee (the "Trustee").

2. As a managing principal of Hays Consulting, I am one of the persons who has custody and control of the Firm's business records regarding 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") and these chapter 11 cases. These records were made at or near the time of the event recorded by a person (or persons) with knowledge of the event and charged with the responsibility for recording such events. These records are kept in the ordinary course of Hays Consulting's business activities, which is the customary practice of

Hays Consulting. I have reviewed Hays Consulting's records regarding the Debtors and these chapter 11 cases, which leads me to the summary set forth herein. All facts and procedures set forth herein are either (a) facts or procedures of which I have personal knowledge or (b) an accurate summary of Hays Consulting's business records and practices.

3. This Affidavit is submitted in support of the application (the "Application") of S. Gregory Hays (the "Trustee") for an order pursuant to Sections 327(a) and 328(a) of Title 11 of the United States Code (as amended, the "Bankruptcy Code") and Fed. R. Bank. P. 2014(a), 2016 and 5002 authorizing the employment and retention of Hays Consulting as accountants for the Trustee appointed in the above captioned case.

Services To Be Provided

4. The Trustee seeks to retain Hays Consulting as the Trustee's accountants because of the Firm's extensive experience and knowledge with regard to the matters for which Hays Consulting is to be engaged. The Trustee believes that Hays Consulting is both well qualified and uniquely able to represent the Trustee in an efficient and timely manner.

5. Hays Consulting intends to apply for compensation for services rendered in connection with the chapter 11 cases, subject to this Court's approval and in compliance with applicable provisions of the Bankruptcy Code, this Court's local rules and orders of this Court. will request compensation on an hourly basis, plus reimbursement of actual, necessary expenses and other charges the Firm incurs. Hays Consulting will charge hourly rates to the Trustee that are consistent with the rates charged by Hays Consulting in bankruptcy and non-bankruptcy matters of this type. A Firm resume for Hays Consulting describing the Firm and listing the Firm's fee schedule is attached to the Application as **Exhibit "A"**

6. The professional services that Hays Consulting will render to the Trustee may include, but are not limited to, the following:

- (a) To advise and assist Trustee and Trustee's attorneys in connection with an investigation of the affairs of Debtors;
- (b) To advise and assist Trustee and Trustee's attorneys with the accounting and operational issues in connection with on-going business operations.
- (c) To advise and assist the Trustee and other professionals employed by Trustee with regard to the preparation and filing of any and all tax returns which may be required;¹
- (d) To provide support and assistance with regard to the proper receipt, disbursement and accounting for funds and other property of the estate;
- (e) To review, analyze and report to Applicant and Applicant's legal counsel with regard to any financial reports; information or data concerning the administration of this case; the liquidation of assets; the collection of accounts receivable owed to the Debtors; and the enforcement and collection of any claims, including, without limitation, claims for preferences, fraudulent conveyances, and other transfers avoidable under the Bankruptcy Code, improper disposal of assets, and other claims of recovery granted to the Debtors' estates;
- (f) To provide assistance and advice with regard to the preservation, maintenance, and management of assets of the Debtors, and the advantageous disposition of any assets of Debtors;
- (g) To perform any other services that may be required as accountants for Trustee to assist Trustee's attorneys in the performance of Trustee's duties and exercise of Trustee's rights and powers under the Bankruptcy Code.

7. To the best of my knowledge, Hays Consulting has not represented the Debtors' creditors, equity security holders, or any other parties in interest, or their respective attorneys and accountants, the Bankruptcy Administrator or any person employed in the office of the Bankruptcy Administrator in any matters relating to the Debtors or their estates.

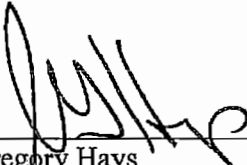
8. To the extent that Hays Consulting identifies any other parties in interest which the Firm has represented, or currently represents, Hays Consulting will disclose such information as it becomes known.

¹ The Trustee may employ a Bainbridge tax accountant, Dowdy & Whittaker, who has previously been employed by the Debtors for the purposes of finalizing the preparation and filing of certain tax returns for tax year 2011. The Trustee is currently working to identify what work has already been completed for the returns due on June 15, 2012. If Dowdy & Whittaker is employed, Hays Consulting will only advise the accountant with regard to these tax returns, but will not prepare or file the tax returns. There will not be any duplication of services between Hays Consulting and Dowdy & Whittaker.

9. To the best of my knowledge, neither I nor Hays Consulting holds or represents any interest adverse to the Debtors or the Debtors' estates.

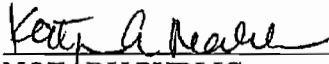
10. Hays Consulting has not shared, nor agreed to share any compensation or reimbursement it has received or will receive from the Trustee, other than with the members, principals, and employees of Hays Consulting.

Further affiant saith not.



S. Gregory Hays

Sworn to and subscribed before me on this the 9 day of May, 2012.



NOTARY PUBLIC

My Commission Expires: DeKalb County, State of Georgia
My Commission Expires 5/30/15

Kathryn A Malek
Notary Public
DeKalb County, State of Georgia
My Commission Expires 5/30/15