

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

IN RE:)
SMALL LOANS, INC., et al¹)
) **Chapter 11**
) **Case No. 11-12254 (WRS)**
Debtors.)

**FIRST INTERIM APPLICATION FOR COMPENSATION AND REIMBURSEMENT
OF EXPENSES SUBMITTED BY WARREN, AVERETT, KIMBROUGH & MARINO,
LLC FINANCIAL ADVISORS FOR THE DEBTOR**

PART I. COVER SHEET

1. Name of Applicant: Warren Averett Kimbrough & Marino, LLC
(the "Applicant")
2500 Acton Road
Birmingham, Alabama 35243
2. Authorized to Provide Professional Services to: The Debtor
3. Date of Application to Employ: December 20, 2011[Docket No. 52]
4. Date of Retention: January 24th, 2012 [Docket No. 123]
5. Period for which compensation and reimbursement is sought: December 1, 2011 through April 30, 2012.
6. Amount of compensation sought as actual, reasonable, and necessary: \$129,956.50.
7. Amount of expense reimbursement sought as actual, reasonable, and necessary: \$1,659.04.

¹The related Debtors along with the last four digits of each Debtors' federal tax identification number and respective case numbers are Small Loans, Inc. (3224) Case No. 11-12254, The Money Tree Inc. (1386) Case No. 11-12255, The Money Tree of Georgia Inc. (9228) Case No. 11-12258, The Money Tree of Florida Inc. (5315) Case No. 11-12257, and The Money Tree of Louisiana, Inc. (2592) Case No. 11-12256.

8. This is a/an: X interim _____ final application
Dated this the 14th day of May, 2012.

/s/ Jesse D. Slaton

Member of Warren Averett Kimbrough &
Marino, LLC

Financial Advisors to the Debtor

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

IN RE:)
SMALL LOANS, INC., et al) **Chapter 11**
) **Case No. 11-12254 (WRS)**
Debtor.)

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PART II. NARRATIVE SUMMARY

COMES NOW Warren, Averett, Kimbrough & Marino, LLC, as financial advisors for the Debtor, and prays that this Court award it fees and reimbursement of expenses and authorize payment thereof in the amount of \$131,615.54, consisting of fees in the amount of \$129,956.50 and expenses in the amount of \$1,659.04. This request is for financial advisory services rendered to the Debtor from December 1, 2011 through April 30, 2012.

In support of this Application, Warren, Averett, Kimbrough & Marino, LLC (the "Firm" or "Applicant") sets forth as follows:

1. Person(s) who performed the services covered by this Application:

Initials	Name	Position	Hourly Rate	Time	Total
DFW	Dot Wilson	Paraprofessional	\$ 160.00	32.60	\$ 5,216.00
EAT	Beth Thompson	Specialist	\$ 155.00	21.70	\$ 3,363.50
HJF	Heather Scott	Consultant	\$ 175.00	1.60	\$ 280.00
JAK	Andy King	Member	\$ 380.00	0.40	\$ 152.00
JCT	Cameron Terry	Staff	\$ 140.00	154.60	\$ 21,644.00
JDF	Justin Flurry	Manager	\$ 225.00	6.80	\$ 1,530.00
JDS	Jesse Slaton	Member	\$ 305.00	288.80	\$ 88,084.00
JXS	Jared Sharp	Manager	\$ 215.00	1.00	\$ 215.00
KST	Kimberly Thomas	Staff	\$ 140.00	6.80	\$ 952.00
MPD	Melanie Doss	Senior Manager	\$ 260.00	1.40	\$ 364.00
RAN	Rick Neathammer	Member	\$ 385.00	2.20	\$ 847.00
TRA	Randy Averett	Member	\$ 395.00	16.20	\$ 6,399.00
ZCS	Zach Shipps	Consultant	\$ 175.00	5.20	\$ 910.00
Total				539.30	\$ 129,956.50

2. Applicant is regularly involved in turnaround and restructuring work and has expertise in that field, and submits that this factor has been important in the case at bar.

3. The Applicant requests that the Court approve the fees and expenses contained in this fee application. The Applicant avers that its hourly rates set out hereinabove are the same rates that it charges for other clients and that said fees are considered fair and reasonable in the community.

4. The Applicant submits this Application pursuant to §330 and §331 of the Bankruptcy Code. Section 330 provides that the Bankruptcy Court may award to the Applicant (1) reasonable compensation for actual, necessary services rendered to the Debtor based on the nature, extent, and value of such services, the time spent on such services, the Applicant's skill and experience in the turnaround and restructuring field, and the cost of comparable services other than in a case under this title; and (2) reimbursement for actual, necessary expenses. 11 U.S.C. §330. In determining the allowance professional fees and reimbursement of expenses under 11 U.S.C. §330, the Eleventh Circuit has concluded that the Bankruptcy Court must: (1) determine the nature and extent of the services rendered; (2) determine the value of those services; and (3) consider the twelve factors adopted by the Eleventh Circuit. *Grant v. Schumann Tire & Battery Co.*, 908 F. 2d 874 (11th Cir. 1990). The Applicant has addressed each of the issues separately below.

I. NATURE AND EXTENT OF THE SERVICES RENDERED

The Applicant has rendered services to the Debtor in the following specific ways:

1. Providing guidance in the development and execution of operational remedial actions to operations resulting in substantial improvements to operating cash flows.
2. Providing pre-petition bankruptcy planning and advise to the Debtor from a financial perspective.
3. Support in the preparation of the petition, 1st day motions, preparation for the 341 meeting of creditors.
4. Development of a short term cash management plan to stabilize business operations.
5. Preparation of historical financial statements for communication with stakeholders and Counsel.
6. Advisory services on various issues presented during the case including impact of debt forgiveness on tax attributes and related value, 1099 reporting requirements for debenture holders.

7. Preparation of post-petition operating projections and monitoring of actual results vs. projected results for the branches and their portfolios.
8. Valuation of non-Debtor related entities for reporting to the courts.
9. Assistance in the preparation of monthly operating reports.
10. Preparation of the business plan narrative, cash projections, valuations and projected restructuring balance sheets for communications with the unsecured creditors committee and prospective capital sources or buyers.
11. Preparation of liquidation analyses for each Debtor entity.
12. Provide information requested by Counsel in preparation of the actual Chapter 11 plan and disclosure statement.
13. Testimony related to the motion for appointment of Chapter 11 Trustee.
14. The Applicant has expended substantial time and effort in providing advisory services to the Debtor in connection with the financial aspects of the bankruptcy case during the Application Period, as more fully set forth below.

II. VALUE OF SERVICES

An objective estimate of value of the services of a financial advisor to the debtor is determined by multiplying the number of hours reasonably expended by the professional's reasonable hourly rate. *Grant*, 908 F. 2d at 878; and *Norman v. The Housing Auth. of the City of Montgomery*, 836 F. 2d 1292, 1299 (11th Cir. 1988). This estimate is referred to as the "lodestar" method. The advisor's reasonable hourly rate is the prevailing market rate in the relevant community for similar services by financial advisors of reasonably comparable skill, experience and reputation.

During the course of the Applicant's assistance to the Debtor, the Applicant utilized accountants and consultants with different skills and expertise, as necessary. The Applicant's hourly rates reflect those of differing skills and experience of its accountants and consultants and are in conformity with the prevailing market rates of the communities outlined above. The Applicant's hourly rates are neither more nor less than the hourly rates received by financial advisors with comparable skill and experience in both bankruptcy and non-bankruptcy matters.

III. TWELVE FACTORS APPLIED BY THE ELEVENTH CIRCUIT IN DETERMINING THE REASONABLENESS OF RATES AND HOURS

A determination of the reasonableness of the rates and hours submitted by the Applicant involves consideration of the twelve (12) factors set forth below. *See Grant*, 908 F. 2d at 878.

(A) **Time and Labor Required:** The Applicant has spent a substantial amount of time in the present case since the date of employment, and the Applicant has also expended much effort because this case has required such effort for a thorough and complete job. Attached

are detailed itemized records of the Applicant's time which report the substance and time of every transaction performed by the Applicant. The Applicant has itemized telephone calls, correspondence, conferences, research and document preparation time with respect to each aspect of the case. The time expended includes time for staff which has proven a cost effective means of handling some matters. The Applicant submits that there has been a significant amount of time spent in the present case.

(B) The Novelty and Difficulty of the Question: The Applicant has been requested to advise the Debtor on various novel and difficult financial issues and problems, all of which required the attention of the Applicant to fulfill its duties and obligation to the Debtor. The complexity and difficulty of the issues presented in this case warrant the full allowance of the fees requested and the services performed.

(C) The Skills Requisite to Perform the Professional Services Properly: The Applicant submits that a high degree of skill has been and continues to be essential in the representation of the Debtor. The difficulty of the issues involved has often required the immediate attention of experienced accountants or consultants; however, the Applicant has made every effort to delegate matters not requiring the services of more experienced professionals to younger, less experienced professionals with a lower hourly rate.

(D) The Preclusion of Other Employment by the Applicant Due to the Acceptance of the Case: While time and effort requirements of the representation of the Debtor have not caused the Applicant to be precluded from representing other clients, the time-sensitive nature of this bankruptcy case has demanded that this matter be given top priority. The representation of the Debtor has not caused any conflicts of interest to occur.

(E) The Customary Fee: The Applicant avers that its hourly rates set out herein are the rates it typically charges, and that said fees are customary, fair and reasonable in the community.

(F) Whether the Fee is Fixed or Contingent: The fee is not contingent, other than the client's ability to pay, and no amount of the fee has been guaranteed by any third party.

(G) Time Limitations Imposed by the Client or the Circumstances: Many of the matters that the Applicant has handled for the Debtor have been time-sensitive.

(H) The Amount Involved and the Results Obtained: The fee requested by the Applicant is reasonable given the size and complexity of the case and the results obtained thus far. As illustrated in the project summaries in Part III, the Applicant has been diligent in representing the Debtors' interests in the Debtors' bankruptcy case and has made every effort to preserve value for all creditors.

Negative earnings before interest, taxes depreciation and amortization ("EBITDA") for the combined Debtor Companies totaled approximately \$3.3 million for the pre-petition quarter ended December 16, 2011. Negative EBITDA for the combined Debtor Companies totaled approximately \$1 million for the quarter ended March 25, 2011. Therefore, with the assistance of the Applicant, the Debtor did substantially reduce the negative earnings before interest taxes depreciation and amortization ("EBITDA") of the combined Debtor Companies by

approximately \$2.3 million per quarter or \$9.2 million annualized. These results were directly attributable to the implementation of the remedial actions proposed by the Applicant to the Debtors. These actions were successful in minimizing the future losses of all creditors regardless of the end plan that is to be employed to settle the case.

(I) **The Experience, Reputation and the Ability of the Professionals:** As stated above, the Applicant has extensive experience with representing companies that are experiencing financial distress. Randy Averett and Jesse Slaton are Certified Public Accountants and turnaround advisors. In addition, Jesse Slaton is a Certified Insolvency and Restructuring Advisor with considerable experience in working through distressed situations. These advisors have been assisted by junior professionals of the Firm in their field as needed in order to provide excellent service to the Debtor in the most cost-effective manner possible. The Applicant submits that its regular involvement in distressed business engagements and its expertise as financial advisors has been important in the case at bar. The skill and experience of the Applicant's professionals has been of benefit to the Debtor, and the complexity and difficulty of the issues involved in this case warrant the full allowance of fees requested for the services performed by the Applicant.

(J) **The Undesirability of the Case:** The Applicant submits that the case at bar is not undesirable.

(K) **The Nature and Length of Professional Relationship with the Client:** The Applicant has been engaged by the Debtor since September 22, 2011 and has provided only consulting services to the Debtors during the course of the pre-petition engagement.

(L) **Awards in Similar Cases:** The Applicant relies on this Court's experience and knowledge with respect to fee awards in similar cases. The Applicant submits that the fees requested in this Application are comparable to those awarded in similar cases of this nature and complexity.

May 14, 2012
Date

/s/ Jesse D. Slaton
Jesse D. Slaton, CPA

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

IN RE: SMALL LOANS, INC., et al Debtor.))))))	Chapter 11 Case No. 11-12254 (WRS)
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**FIRST INTERIM APPLICATION FOR COMPENSATION AND REIMBURSEMENT
OF EXPENSES SUBMITTED BY WARREN, AVERETT, KIMBROUGH & MARINO,
LLC FINANCIAL ADVISORS FOR THE DEBTOR**

PART III. PROJECT SUMMARY SHEET

THIS IS PROJECT #1 OF 7 IN THIS CASE

1. Project Title: Operational Turnaround Services

2. General nature of the project and circumstances involved: The Applicant performed analysis of the Debtors operations and from this analysis define remedial actions to maximize operating cash flows. In addition, the Applicant assisted the Debtor with the development of a short term cash management plan, and post-petition branch operating projections that could be used to monitor progress toward planned cash flow objectives. Using these projections, the Applicant monitored the actual results of the operations and the quality of the branch portfolios and provided advise to Management on ongoing improvements that should be made.

3. Amount of the requested fee assigned to this project: \$29,191.50

4. Amount of time attributable to this project: 138.50 hours

5. Professional(s) performing services covered by this application:

Timekeeper	Name	Position	Hourly Rate	Time	Total
EAT	Beth Thompson	Specialist	\$ 155.00	16.50	\$ 2,557.50
JCT	Cameron Terry	Staff	\$ 140.00	60.80	\$ 8,512.00
JDF	Justin Flurry	Manager	\$ 225.00	6.80	\$ 1,530.00
JDS	Jesse Slaton	Member	\$ 305.00	54.40	\$ 16,592.00
Totals				138.50	\$ 29,191.50

6. Statement regarding objectives, reasonableness and necessity of this project: Because the Debtor had historically experienced extraordinary losses from operations, it was evident to the Applicant that regardless of the mechanics of the final solution to this case, be it restructuring, a sale as a going concern or a liquidation, that it was vitally important to maximize operating cash flows as quickly as possible to provide the best results possible for all creditors. Achieving this result at the lowest cost possible to the Debtor was the primary objective of this project and was reasonable given the circumstances.

7. Disposition of the project: Applicant has addressed the operational turnaround aspects of the debtors as much as possible in this case and has made every effort to meet the objectives of the project and as of this point the project is complete without additional requests from the Chapter 11 Trustee.

8. Particular problems or difficulties encountered: None.

May 14, 2012
Date

/s/ Jesse D. Slaton
Jesse D. Slaton, CPA

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PART III. PROJECT SUMMARY SHEET

THIS IS PROJECT #2 OF 7 IN THIS CASE

1. Project Title: Financial Advisory Services
2. General nature of the project and circumstances involved: The Applicant provided advise to the Debtor on Pre-petition Bankruptcy planning in efforts to maximize recovery for creditors and insure ongoing operation of the business through the process. The Debtor had substantial reporting requirements for reporting interest income to Debenture holders for tax purposes and the Applicant provided research and assistance with proper reporting. The Debtor had substantial tax implications related to the filing and the Applicant advised the Debtor on the potential impact of debt forgiveness on tax attributes such as NOL carry forwards.
3. Amount of the requested fee assigned to this project: \$4,607.00
4. Amount of time attributable to this project: 22.00 hours
6. Professional(s) performing services covered by this application:

Timekeeper	Name	Position	Hourly Rate	Time	Total
JAK	Andy King	Member	\$ 380.00	0.40	\$ 152.00
JCT	Cameron Terry	Staff	\$ 140.00	5.20	\$ 728.00
JDS	Jesse Slaton	Member	\$ 305.00	7.20	\$ 2,196.00
JXS	Jared Sharp	Manager	\$ 215.00	1.00	\$ 215.00
KST	Kimberly Thomas	Staff	\$ 140.00	6.80	\$ 952.00
MPD	Melanie Doss	Senior Manager	\$ 260.00	1.40	\$ 364.00
Totals				22.00	\$ 4,607.00

6. Statement regarding objectives, reasonableness and necessity of this project: It was reasonable and necessary for the Applicant to advise the Debtor on each aspect of this project. The filing of the petition placed Management into a reporting and operating environment in which no Debtor personnel had experience. It was necessary for the Applicant to assist the Debtor in planning for entering this process. The Debtor had substantial reporting requirements for reporting interest income to Debenture holders for tax purposes and assistance from the Applicant was necessary to minimize the reporting of interest income to debenture holders that had experienced substantial losses. The impact of debt forgiveness on tax attributes heavily affected the value of the Debtor and was a question of all potential investors or buyers.

7. Disposition of the project: The specific tasks referred to in this project have been completed by the Applicant. The Applicant will respond as necessary going forward as other matters requiring financial advisory services as requested by the Chapter 11 Trustee.

8. Particular problems or difficulties encountered: None.

May 14, 2012
Date

/s/ Jesse D. Slaton
Jesse D. Slaton, CPA

**IN THE UNITED STATES BANKRUPTCY COURT
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IN RE: SMALL LOANS, INC., et al Debtor.))))))	Chapter 11 Case No. 11-12254 (WRS)
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PART III. PROJECT SUMMARY SHEET

THIS IS PROJECT #3 OF 7 IN THIS CASE

1. Project Title: Direct Chapter 11 Case Activities and Support
2. General nature of the project and circumstances involved: This project includes all services provided by the Applicant directly to the Debtor or its Counsel in support of filing documents in compliance with the Court or making motions at the direction of Counsel.
3. Amount of the requested fee assigned to this project: \$46,849.00
4. Amount of time attributable to this project: 204.40 hours
5. Professional(s) performing services covered by this application:

Timekeeper	Name	Position	Hourly Rate	Time	Total
DFW	Dot Wilson	Paraprofessional	\$ 160.00	32.60	\$ 5,216.00
HJF	Heather Scott	Consultant	\$ 175.00	1.60	\$ 280.00
JCT	Cameron Terry	Staff	\$ 140.00	66.40	\$ 9,296.00
JDS	Jesse Slaton	Member	\$ 305.00	99.20	\$ 30,256.00
RAN	Rick Neathammer	Member	\$ 385.00	1.60	\$ 616.00
TRA	Randy Averett	Member	\$ 395.00	3.00	\$ 1,185.00
Totals				204.40	\$ 46,849.00

Statement regarding objectives, reasonableness and necessity of this project: It is reasonable and necessary for the Applicant to assist the Debtor and its Counsel in support of filing documents in compliance with the Court or making motions. The applicant assisted the Debtor or its Counsel by 1) providing information in support of filing the petition and statements of financial affairs, 2) providing information and analysis in support for 1st day motions, 3) providing information and analysis in support of preparation for the 341 meeting with creditors, 4) preparing historical and prospective financial information and various liquidation analyses for the Debtor and Counsel for use in communications with the Unsecured Creditors Committee, 5) preparing projections and valuations of non-debtor related entities for preparation of Forms B-26, 6) advising the Debtor on specific issues related to the preparation of monthly operating reports, 7) providing information in support of the disclosure statement, 8) preparing for and attending meetings with the financial advisors for the unsecured creditors committee. All of these services provided by the Applicant were reasonable and necessary.

7. Disposition of the project: The Applicant continues to provide these services to the Chapter 11 Trustee as necessary and appropriate.

8. Particular problems or difficulties encountered: None.

May 14, 2012
Date

/s/ Jesse D. Slaton
Jesse D. Slaton, CPA

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PART III. PROJECT SUMMARY SHEET

THIS IS PROJECT #4 OF 7 IN THIS CASE

1. Project Title: Financial Projections
2. General nature of the project and circumstances involved: The Applicant with the assistance of Debtor Management, prepared various financial projections for the Debtor and Counsel in order to communicate to the unsecured creditors committee or potential investors or buyers the expected results of operations, cash flows and financial position of the Debtor after implementing the operational remedial actions and after either restructuring the Debtor, selling the businesses as a going concern or liquidating the business.
3. Amount of the requested fee assigned to this project: \$30,946.00
4. Amount of time attributable to this project: 110.60 hours
5. Professional(s) performing services covered by this application:

Timekeeper	Name	Position	Hourly Rate	Time	Total
JCT	Cameron Terry	Staff	\$ 140.00	22.20	\$ 3,108.00
JDS	Jesse Slaton	Member	\$ 305.00	78.60	\$ 23,973.00
RAN	Rick Neathammer	Member	\$ 385.00	0.60	\$ 231.00
TRA	Randy Averett	Member	\$ 395.00	9.20	\$ 3,634.00
Totals				110.60	\$ 30,946.00

6. Statement regarding objectives, reasonableness and necessity of this project: In order for the Debtor to communicate to all 3rd parties the expected cash flows and therefore value of the ongoing business it was necessary that the Debtor with the assistance of the applicant produce financial projections.

7. Disposition of the project: The Applicant has completed the preparation of the financial projections.

8. Particular problems or difficulties encountered: None.

May 14, 2012
Date

/s/ Jesse D. Slaton
Jesse D. Slaton, CPA

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PART III. PROJECT SUMMARY SHEET

THIS IS PROJECT #5 OF 7 IN THIS CASE

1. Project Title: Litigation Support Services
2. General nature of the project and circumstances involved: The Applicant was deposed, provided testimony and information to counsel regarding the motion to appoint a Chapter 11 trustee.
3. Amount of the requested fee assigned to this project: \$6,887.00
4. Amount of time attributable to this project: 21.40 hours
5. Professional(s) performing services covered by this application:

Timekeeper	Name	Position	Hourly Rate	Time	Total
JDS	Jesse Slaton	Member	\$ 305.00	17.40	\$ 5,307.00
TRA	Randy Averett	Member	\$ 395.00	4.00	\$ 1,580.00
Totals				21.40	\$ 6,887.00

6. Statement regarding objectives, reasonableness and necessity of this project: It was reasonable and necessary for the Applicant to be deposed, to testify and to represent the Debtor in its response to the motion for appointment of a Chapter 11 trustee.

7. Disposition of the project: This project was completed upon the appointment of a Chapter 11 trustee by the court.

8. Particular problems or difficulties encountered: None.

May 14, 2012
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/s/ Jesse D. Slaton
Jesse D. Slaton, CPA

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PART III. PROJECT SUMMARY SHEET

THIS IS PROJECT #6 OF 7 IN THIS CASE

1. Project Title: Capital Sourcing
2. General nature of the project and circumstances involved: The Applicant assisted the Debtor in identifying either exit financing or finding a qualified buyer for the purchase of the business either as a going concern or in a liquidation of the assets.
3. Amount of the requested fee assigned to this project: \$5,485.00
4. Amount of time attributable to this project: 20.20 hours
5. Professional(s) performing services covered by this application:

Timekeeper	Name	Position	Hourly Rate	Time	Total
JDS	Jesse Slaton	Member	\$ 305.00	15.00	\$ 4,575.00
ZCS	Zach Shipps	Consultant	\$ 175.00	5.20	\$ 910.00
Totals				20.20	\$ 5,485.00

6. Statement regarding objectives, reasonableness and necessity of this project: Discontinuance of branch operations and a subsequent liquidation, given the subprime nature of the accounts included in the portfolio, would likely result in substantial additional losses to all creditors. It was clear to the Applicant that based on the cash projections of the Debtor that without additional capital for growth of the portfolio of loans the Debtor would not be viable as a going concern resulting ultimately in liquidation. Because of these factors it was reasonable and

necessary for the Applicant to assist the Debtor in identifying potential purchasers or sources of capital.

7. Disposition of the project: This project was completed upon appointment of a Chapter 11 trustee by the Court and contact information for all prospective buyers and investors known by the Applicant were provided to the Chapter 11 Trustee through the Debtor.

8. Particular problems or difficulties encountered: While there were numerous prospective buyers, investment bankers and individual investors identified by the applicant, some of which ultimately had no interest and others that truly had significant interest, each had reservations about moving forward after learning of the potential for the appointment of a Chapter 11 trustee. The perceptions of the Debtor that were created from the motion for this appointment made it almost impossible to attract capital or buyers. The interested prospects identified by the Applicant were content to wait for a ruling on the appointment of a Trustee before pursuing either a purchase or investment.

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/s/ Jesse D. Slaton
Jesse D. Slaton, CPA

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PART III. PROJECT SUMMARY SHEET

THIS IS PROJECT #7 OF 7 IN THIS CASE

1. Project Title: Travel time fees and out of pocket expenses
2. General nature of the project and circumstances involved: The Applicant incurred out of pocket expenses and travel time in connection with the performance of projects 1 through 6 of this engagement.
3. Amount of the requested fee assigned to this project: \$7,650.04
4. Amount of time attributable to this project: 22.2 hours
5. Professional(s) performing services covered by this application:

Timekeeper	Name	Position	Hourly Rate	Travel Time	Total
EAT	Beth Thompson	Specialist	\$ 155.00	5.20	\$ 806.00
JDS	Jesse Slaton	Member	\$ 305.00	17.00	\$ 5,185.00
Totals				22.20	\$ 5,991.00

6. Summary of out of pocket expenses incurred

Description	Miles Traveled	Standard Mileage Rate	Total
Mileage	1,686	\$ 0.555	\$ 935.75
Out of Pocket Expenses			\$ 723.29
Totals	1,686	\$ 0.555	\$ 1,659.04

7. Statement regarding objectives, reasonableness and necessity of this project: It was reasonable and necessary for the Applicant to incur travel related time and expenses in the performance of projects 1 through 6 of this application.

8. Disposition of the project: Applicant continues to respond to requests of the Chapter 11 Trustee and may incur additional travel and out of pocket expenses in the future as necessary.

9. Particular problems or difficulties encountered: None.

May 14, 2012

Date

/s/ Jesse D. Slaton

Jesse D. Slaton, CPA

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PART IV. SUMMARY OF COMPENSATION AND EXPENSES

Project Number	Project	Total
Project 1	Operational Turnaround Services	\$ 29,191.50
Project 2	Financial Advisory Services	\$ 4,607.00
Project 3	Direct Chapter 11 Case Activity and Support	\$ 46,849.00
Project 4	Financial Projections	\$ 30,946.00
Project 5	Litigation Support Services	\$ 6,887.00
Project 6	Capital Sourcing	\$ 5,485.00
Project 7	Travel & Out of Pocket Expenses	\$ 7,650.04
Totals		\$ 131,615.54

1. As of the date of this application, the Applicant is holding \$65,847.00 as a cash retainer; therefore, the balance due in full payment of this application is \$65,768.54.

May 14, 2012
Date

/s/ Jesse D. Slaton
Jesse D. Slaton, CPA

EXHIBIT 1

DETAILED TIME ENTRIES FOR FIRST INTERIM APPLICATION FOR COMPENSATION AND REIMBURSEMENT OF EXPENSES

Fee Application Project	Project Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Hourly Rate	Time	Total
Project 1	Operational Turnaround Services	12/7/2011	JCT	Cameron Terry	Reading and evaluating the terms of branch leases in order to determine the lease to accept or reject	\$ 140.00	5.40	\$ 756.00
		12/8/2011	EAT	Beth Thompson	Planning for Branch visits	\$ 155.00	0.40	\$ 62.00
			JCT	Cameron Terry	Reading and evaluating the terms of branch leases in order to determine the lease to accept or reject	\$ 140.00	4.00	\$ 560.00
			JDF	Justin Flurry	13 week cash flow projection	\$ 225.00	2.80	\$ 630.00
		12/9/2011	EAT	Beth Thompson	Rome branch to evaluate operations	\$ 155.00	7.50	\$ 1,162.50
			JCT	Cameron Terry	Reading and evaluating the terms of branch leases in order to determine the lease to accept or reject	\$ 140.00	2.20	\$ 308.00
			JDF	Justin Flurry	13 week cash flow projection	\$ 225.00	4.00	\$ 900.00
		12/12/2011	EAT	Beth Thompson	panning branch visits, MapQuest to branch locations	\$ 155.00	0.60	\$ 93.00
		12/13/2011	EAT	Beth Thompson	working in Lagrange and Columbus GA branches	\$ 155.00	6.40	\$ 992.00
			JCT	Cameron Terry	Reading and evaluating the terms of branch leases in order to determine the lease to accept or reject	\$ 140.00	5.00	\$ 700.00
		12/14/2011	JCT	Cameron Terry	Reading and evaluating the terms of branch leases in order to determine the lease to accept or reject	\$ 140.00	5.40	\$ 756.00
		12/16/2011	JDS	Jesse Slaton	answer questions regarding cash management from client, work on plan projections	\$ 305.00	2.00	\$ 610.00
		12/19/2011	JCT	Cameron Terry	Reading and evaluating the terms of branch leases in order to determine the lease to accept or reject	\$ 140.00	0.60	\$ 84.00
		12/21/2011	EAT	Beth Thompson	preparation for and conference call with Jesse regarding branch operations	\$ 155.00	1.60	\$ 248.00
			JDS	Jesse Slaton	work on parent company projections for the plan, communications with client regarding expense cuts at home office level	\$ 305.00	3.40	\$ 1,037.00
		12/22/2011	JDS	Jesse Slaton	Prepare projection for Brad, conference call regarding expense reductions at the parent company level and other operational remedial actions	\$ 305.00	1.00	\$ 305.00
		1/4/2012	JDS	Jesse Slaton	communications with Claude H. Terry M. and Steve M. regarding the progress on remedial actions and its impact on operations	\$ 305.00	0.80	\$ 244.00
		1/19/2012	JDS	Jesse Slaton	Prepare calculations and meet with client on the metrics that should be used to manage the portfolios in the branches and the related labor cost relative to the portfolio	\$ 305.00	4.20	\$ 1,281.00

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Fee Application Project	Project Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Hourly Rate	Time	Total	
Project 1	Operational Turnaround Services	2/2/2012	JDS	Jesse Slaton	Review 1st quarter results vs. projections and Work on projections for the plan given results. Prepare for meeting with Max Mosley regarding the plan projections and preparation for meeting with Unsecured creditors committee	\$ 305.00	6.20	\$ 1,891.00	
		2/3/2012	JDS	Jesse Slaton	Review 1st quarter results vs. projections and Work on projections for the plan given results. Prepare for meeting with Max Mosley	\$ 305.00	4.00	\$ 1,220.00	
		2/6/2012	JDS	Jesse Slaton	Make changes to the model underlying the projections in preparation of providing preliminary draft to client and to Baker D.	\$ 305.00	4.80	\$ 1,464.00	
		2/8/2012	JDS	Jesse Slaton	Preparing projections for Max to provide the unsecured creditors committee,	\$ 305.00	6.00	\$ 1,830.00	
		2/10/2012	JDS	Jesse Slaton	Making changes to the assumptions on the projection models to coincide with now known actual results for January and December	\$ 305.00	5.20	\$ 1,586.00	
		2/20/2012	JDS	Jesse Slaton	Multiple communications with client and Counsel regarding questions on the projections, meet with TRA to go through the details for the Projections and make changes to the draft	\$ 305.00	6.20	\$ 1,891.00	
		2/21/2012	JDS	Jesse Slaton	Make additional changes to the assumptions in the projections based on communications with client and counsel & TRA meetings, revising draft.	\$ 305.00	4.60	\$ 1,403.00	
		2/22/2012	JDS	Jesse Slaton	Conference call with client & a follow up conference call with counsel to review projections	\$ 305.00	1.60	\$ 488.00	
						Revisions to the draft projection and resending to client and counsel for further review.	\$ 305.00	1.40	\$ 427.00
		2/29/2012	JCT	Cameron Terry	Worked on Month End Financials comparison with projection and made corrections to the plan projection	\$ 140.00	5.00	\$ 700.00	
		3/1/2012	JDS	Jesse Slaton	Analysis of January actual performance vs. actual, conference calls with client, NDAs on potential investors	\$ 305.00	2.00	\$ 610.00	
		3/19/2012	JCT	Cameron Terry	Balance Sheet Review	\$ 140.00	0.60	\$ 84.00	
						Review Comparative Financials through February	\$ 140.00	2.40	\$ 336.00
		3/27/2012	JCT	Cameron Terry	February Actual vs. Projected Results	\$ 140.00	2.00	\$ 280.00	
		4/3/2012	JCT	Cameron Terry	Delinquency Report	\$ 140.00	4.00	\$ 560.00	
		4/4/2012	JCT	Cameron Terry	Delinquency Report Analysis	\$ 140.00	5.00	\$ 700.00	
		4/5/2012	JCT	Cameron Terry	Contractual Delinquency Analysis and Meetings with Interested Buyer	\$ 140.00	5.00	\$ 700.00	

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Fee Application Project	Project Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Hourly Rate	Time	Total
Project 1	Operational Turnaround Services	41004	JDS	Jesse Slaton	review budget vs. actual through February, review the numbers on the loan portfolio through March 25th	\$ 305.00	1.00	\$ 305.00
		4/6/2012	JCT	Cameron Terry	Analyzing Receivables trends by branch	\$ 140.00	4.60	\$ 644.00
		4/9/2012	JCT	Cameron Terry	Analyzing Branch Receivables and Gathering Billing Information to file with the court	\$ 140.00	5.00	\$ 700.00
		4/11/2012	JCT	Cameron Terry	Accounts Receivable Analysis	\$ 140.00	2.00	\$ 280.00
		4/18/2012	JCT	Cameron Terry	March Comparative Income Statement	\$ 140.00	1.60	\$ 224.00
		4/19/2012	JCT	Cameron Terry	Monthly Projection vs. Actual Update	\$ 140.00	1.00	\$ 140.00
Project 1 Total							138.50	\$ 29,191.50
Project 2	Financial Advisory Services	12/15/2011	JCT	Cameron Terry	updating projection numbers for actual results	\$ 140.00	3.20	\$ 448.00
		12/16/2011	JCT	Cameron Terry	updating projection numbers for actual results	\$ 140.00	2.00	\$ 280.00
		1/9/2012	KST	Kimberly Thomas	research interest reporting	\$ 140.00	4.80	\$ 672.00
		1/10/2012	JAK	Andy King	Working with Jesse on analysis of debt forgiveness and impact on NOL carryforwards	\$ 380.00	0.40	\$ 152.00
			JDS	Jesse Slaton	Research and answer question regarding 1099 reporting for interest related to debentures pre and post petition	\$ 305.00	1.00	\$ 305.00
		1/11/2012	KST	Kimberly Thomas	draft memo and continue research	\$ 140.00	2.00	\$ 280.00
			MPD	Melanie Doss	research on interest deduction and 1099 reporting	\$ 260.00	1.40	\$ 364.00
		2/8/2012	JDS	Jesse Slaton	address the issues on 1099s with Natasha	\$ 305.00	0.80	\$ 244.00
		2/14/2012	JDS	Jesse Slaton	review the historical financials to be included in the plan projection document, work on the NOL calculations and the forgiveness of debt calculations to determine values of NOLs,	\$ 305.00	5.40	\$ 1,647.00
	JXS	Jared Sharp	Working with Jesse on deferred taxes and NOLs	\$ 215.00	1.00	\$ 215.00		
Project 2 Total							22.00	\$ 4,607.00
Project 3	Direct Chapter 11 Case Activity and Support	12/12/2011	JDS	Jesse Slaton	work on projections for the plan, work on schedules for attorneys for first day motions	\$ 305.00	2.00	\$ 610.00
		12/13/2011	JDS	Jesse Slaton	Prepare schedules for the Client's attorneys for first day motions	\$ 305.00	3.00	\$ 915.00
		12/14/2011	JDS	Jesse Slaton	Prepare lease rejection schedules for client	\$ 305.00	1.80	\$ 549.00
		12/15/2011	JDS	Jesse Slaton	Work on plan projections, communications with proposed DIP lender, deal with information requested by Baker Donelson for filing	\$ 305.00	4.40	\$ 1,342.00
		12/20/2011	JDS	Jesse Slaton	application for employment and related affidavit for the court	\$ 305.00	1.80	\$ 549.00
		12/29/2011	JDS	Jesse Slaton	Conference call with Jan H. regarding the plan	\$ 305.00	0.80	\$ 244.00
		1/3/2012	JDS	Jesse Slaton	work with Steve M. on questions relating to the form B26 and the intake conference	\$ 305.00	0.80	\$ 244.00

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Fee Application Project	Project Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Hourly Rate	Time	Total
Project 3	Direct Chapter 11 Case Activity and Support	1/4/2012	JDS	Jesse Slaton	work on the Best Buy cash and balance sheet projections	\$ 305.00	4.40	\$ 1,342.00
		1/5/2012	JDS	Jesse Slaton	work on the Best Buy cash and balance sheet projections	\$ 305.00	2.60	\$ 793.00
		1/10/2012	JDS	Jesse Slaton	Making changes to engagement letter at the request of the BA and getting the new engagement letter signed	\$ 305.00	0.80	\$ 244.00
		1/18/2012	JDS	Jesse Slaton	Work with client on monthly operating statements	\$ 305.00	2.00	\$ 610.00
		1/19/2012	JDS	Jesse Slaton	Work with Client on the questions related to the operating reports	\$ 305.00	0.80	\$ 244.00
		2/1/2012	DFW	Dot Wilson	Assisting Jesse with pulling reports from bankruptcy website; putting info into spreadsheet.	\$ 160.00	1.80	\$ 288.00
			HJF	Heather Scott	Discuss valuation with JDS & Sync Binder	\$ 175.00	0.40	\$ 70.00
			JDS	Jesse Slaton	Projections for HFM & BBA in preparation for the valuation	\$ 305.00	5.20	\$ 1,586.00
					Review the SOFAs and schedules, prepare summary restructuring calculations to back up the preparation of projected restructured balance sheets	\$ 305.00	3.00	\$ 915.00
		2/2/2012	HJF	Heather Scott	Review financials, discuss workplan with JDS and RAN	\$ 175.00	1.20	\$ 210.00
			JDS	Jesse Slaton	Projections for Best Buy and HFM, Preparations of schedule A for each relates entity for Form B-26	\$ 305.00	6.80	\$ 2,074.00
		2/3/2012	JDS	Jesse Slaton	Work with RAN on valuation of Best Buy and Home Furniture Mart	\$ 305.00	4.40	\$ 1,342.00
			RAN	Rick Neathammer	Valuation of Best Buy Auto and HFM	\$ 385.00	1.60	\$ 616.00
		2/7/2012	JDS	Jesse Slaton	Conference call with client regarding 341 hearing prep and the projections	\$ 305.00	1.00	\$ 305.00
			TRA	Randy Averett	Restructure analysis - discussion of liquidation value	\$ 395.00	1.00	\$ 395.00
		2/8/2012	DFW	Dot Wilson	Preparing historical financial statements for restructuring plan document.	\$ 160.00	5.00	\$ 800.00
			JDS	Jesse Slaton	conference call with client to review numbers on the projections and on preparing for the 341 hearing	\$ 305.00	1.00	\$ 305.00
					Providing Max with branch analysis and reviewing the same prior to submitting to the committee	\$ 305.00	0.60	\$ 183.00
		2/9/2012	DFW	Dot Wilson	Preparing financial statements for restructuring plan document.	\$ 160.00	7.20	\$ 1,152.00
		2/10/2012	DFW	Dot Wilson	Preparing historical financial statement for restructuring plan document.	\$ 160.00	1.00	\$ 160.00

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Fee Application Project	Project Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Hourly Rate	Time	Total
Project 3	Direct Chapter 11 Case Activity and Support	40949	JDS	Jesse Slaton	work with Cam Terry on liquidation analysis and related assumptions	\$ 305.00	2.40	\$ 732.00
		2/11/2012	JCT	Cameron Terry	Liquidation Analysis	\$ 140.00	3.00	\$ 420.00
		2/13/2012	DFW	Dot Wilson	Preparing historical financial statements for restructuring plan document.	\$ 160.00	12.00	\$ 1,920.00
			JCT	Cameron Terry	Worked on Liquidation Analysis and Researched Fresh Start Accounting Valuation Methods	\$ 140.00	7.00	\$ 980.00
			JDS	Jesse Slaton	Drafting the actual balance sheets and income statement for the plan projections. for each entity, set up allocations for management fees to the companies, make changes for the interest calculations for each branch, review liquidation analysis for each co	\$ 305.00	12.40	\$ 3,782.00
		2/14/2012	TRA	Randy Averett	Analysis of going concern value and liquidation value as relates to plan of reorganization	\$ 395.00	2.00	\$ 790.00
			DFW	Dot Wilson	Preparing historical financial statements for restructuring plan document.	\$ 160.00	5.00	\$ 800.00
		2/15/2012	JCT	Cameron Terry	Discounted Cash Flow and Entity Balance Sheet update	\$ 140.00	9.00	\$ 1,260.00
			JCT	Cameron Terry	Worked on Balance Sheet and Income Statements, Researched Fresh Start Accounting Procedures	\$ 140.00	8.00	\$ 1,120.00
		2/16/2012	JCT	Cameron Terry	Worked on Balance Sheets, Income Statements, Liquidation Analysis, Projection Assumptions	\$ 140.00	9.00	\$ 1,260.00
		2/17/2012	DFW	Dot Wilson	Reviewing financial statements for errors.	\$ 160.00	0.60	\$ 96.00
			JCT	Cameron Terry	Completed Liquidation Analysis	\$ 140.00	4.00	\$ 560.00
		2/20/2012	JCT	Cameron Terry	Worked on Consolidated Balance Sheet and Income Statement, Made corrections to the bankruptcy plan	\$ 140.00	6.00	\$ 840.00
		2/22/2012	JCT	Cameron Terry	Making Changes to Financial Statements	\$ 140.00	1.00	\$ 140.00
		3/1/2012	JCT	Cameron Terry	Updated January Income Statement, Corrections to the Liquidation Analysis, made changes to investor CDA	\$ 140.00	4.60	\$ 644.00
		3/9/2012	JCT	Cameron Terry	Put together draft of interim fee application, documentation and exhibits	\$ 140.00	4.20	\$ 588.00
		3/12/2012	JDS	Jesse Slaton	Prepare information for meeting with the Financial Advisors of the Unsecured Creditors Committee, prepare one page summary for attracting potential exit financing, provide latest draft of plan to Max M.	\$ 305.00	4.00	\$ 1,220.00
		3/14/2012	JDS	Jesse Slaton	Meet with Brad Steve & Natasha on the plan in advance of meeting with the financial advisors for the unsecured creditor's committee and then prepare the presentation	\$ 305.00	4.00	\$ 1,220.00

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Fee Application Project	Project Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Hourly Rate	Time	Total
Project 3	Direct Chapter 11 Case Activity and Support	3/15/2012	JDS	Jesse Slaton	Prepare for and meet with the financial advisors for the unsecured creditors committee	\$ 305.00	4.00	\$ 1,220.00
		3/20/2012	JCT	Cameron Terry	Put together draft of interim fee application, documentation and exhibits	\$ 140.00	0.80	\$ 112.00
			JDS	Jesse Slaton	respond to questions from Steve and Brad regarding the monthly operating reports, communications regarding the CRO and the February results	\$ 305.00	0.80	\$ 244.00
		3/21/2012	JCT	Cameron Terry	Put together draft of interim fee application, documentation and exhibits	\$ 140.00	4.00	\$ 560.00
		3/22/2012	JCT	Cameron Terry	Put together draft of interim fee application, documentation and exhibits	\$ 140.00	0.60	\$ 84.00
		3/23/2012	JCT	Cameron Terry	Put together draft of interim fee application, documentation and exhibits	\$ 140.00	0.60	\$ 84.00
		3/28/2012	JDS	Jesse Slaton	Conference call regarding the plan with Max M. Jan H, and client	\$ 305.00	1.00	\$ 305.00
		4/9/2012	JDS	Jesse Slaton	Assist Jan Hayden with the information for the liquidation analysis included in the disclosure statement	\$ 305.00	2.00	\$ 610.00
					Conference call with client and attorney regarding the disclosure statement	\$ 305.00	1.00	\$ 305.00
		4/10/2012	JDS	Jesse Slaton	Conference call with Counsel regarding the disclosure statement	\$ 305.00	1.00	\$ 305.00
		4/11/2012	JDS	Jesse Slaton	Assist the attorneys in draft of the plan and disclosure statement	\$ 305.00	1.60	\$ 488.00
					Making changes to the projections to match the disclosure statement	\$ 305.00	4.00	\$ 1,220.00
		4/12/2012	JCT	Cameron Terry	Liquidation Analysis Revisions	\$ 140.00	4.60	\$ 644.00
			JDS	Jesse Slaton	Revise projection for the disclosure statement based on actual results through March	\$ 305.00	5.40	\$ 1,647.00
		4/13/2012	JDS	Jesse Slaton	Assist the attorneys with draft of the disclosure statement, phone calls regarding their questions and revisions to the liquidation analysis	\$ 305.00	5.20	\$ 1,586.00
		4/16/2012	JDS	Jesse Slaton	Review information for the plan and disclosure statement, conference calls with client and counsel regarding the same, communications with investors	\$ 305.00	3.20	\$ 976.00
		Project 3 Total						
Project 4	Financial Projections	12/7/2011	TRA	Randy Averett	Restructure analysis	\$ 395.00	1.00	\$ 395.00
		12/19/2011	JDS	Jesse Slaton	work on plan & related projections, multiple phone calls & emails regarding the status of the filing	\$ 305.00	3.00	\$ 915.00
		12/27/2011	JDS	Jesse Slaton	work on projections for the home office & BBA, respond to client on questions relating to the restructuring plan	\$ 305.00	2.40	\$ 732.00

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Fee Application Project	Project Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Hourly Rate	Time	Total
Project 4	Financial Projections	40904	TRA	Randy Averett	Restructuring	\$ 395.00	0.60	\$ 237.00
		1/6/2012	JDS	Jesse Slaton	work on plan and related cash projections	\$ 305.00	3.00	\$ 915.00
		1/18/2012	JDS	Jesse Slaton	Work with client on Projections for the plan	\$ 305.00	3.20	\$ 976.00
		1/31/2012	JDS	Jesse Slaton	Prepare balance sheet projections for the plan, phone calls with client regarding exit financing and phone call with attorney regarding intercompany accounts and the related	\$ 305.00	5.40	\$ 1,647.00
		2/7/2012	JDS	Jesse Slaton	Work on draft of the plan projections for client meeting and for Counsel	\$ 305.00	4.20	\$ 1,281.00
		2/8/2012	JCT	Cameron Terry	Reorganization Plan	\$ 140.00	5.00	\$ 700.00
		2/9/2012	JCT	Cameron Terry	Worked on Restructuring Plan	\$ 140.00	7.00	\$ 980.00
		2/10/2012	JCT	Cameron Terry	Restructuring Plan- Remedial Action and Situational Analysis	\$ 140.00	8.00	\$ 1,120.00
			TRA	Randy Averett	Discussion re restructuring analysis	\$ 395.00	1.00	\$ 395.00
		2/11/2012	JDS	Jesse Slaton	Work on the calculations for restructuring and fitting the related assumptions into the models for each entity, start work on analysis of the NOL's	\$ 305.00	3.20	\$ 976.00
		2/12/2012	JDS	Jesse Slaton	Work on the calculations for restructuring and fitting the related assumptions into the models for each entity	\$ 305.00	4.80	\$ 1,464.00
		2/14/2012	JDS	Jesse Slaton	work on cash flow statements for the plan projection document	\$ 305.00	3.00	\$ 915.00
					work the calculations for income taxes into the plan projections	\$ 305.00	4.80	\$ 1,464.00
		2/15/2012	JDS	Jesse Slaton	Preparing projected restructuring balance sheets and related cash flows for the plan, work in the assumptions related to new value into the projections, work on the valuations of the restructured entity based on revised cash flows.	\$ 305.00	12.60	\$ 3,843.00
		2/16/2012	JDS	Jesse Slaton	Drafting the plan projections, and prepare valuations calculations for each entity based on restructured cash flow	\$ 305.00	12.00	\$ 3,660.00
		2/17/2012	JDS	Jesse Slaton	Drafting the plan projections, meet with Randy Averett to review, provide draft to client and counsel	\$ 305.00	9.20	\$ 2,806.00
					TRA	Randy Averett	Restructure analysis	\$ 395.00
		2/18/2012	JDS	Jesse Slaton	Communications with Debtor's counsel on plan, review of valuations, liquidation analysis and the projections for the plan, draft of narrative on the plan	\$ 305.00	4.20	\$ 1,281.00
		2/19/2012	JDS	Jesse Slaton	review of valuations, liquidation analysis and the projections for the plan, draft of narrative on the plan	\$ 305.00	3.60	\$ 1,098.00
		2/20/2012	TRA	Randy Averett	Re-org plan	\$ 395.00	4.40	\$ 1,738.00

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Fee Application Project	Project Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Hourly Rate	Time	Total
Project 4	Financial Projections	2/21/2012	RAN	Rick Neathammer	Reorganization- Randy and Jesse re discount rate	\$ 385.00	0.60	\$ 231.00
		3/29/2012	JCT	Cameron Terry	Got Restructuring Plans ready for meetings and looked over comparative financials	\$ 140.00	2.20	\$ 308.00
		4/5/2012	TRA	Randy Averett	Restructure analysis and alternatives	\$ 395.00	0.60	\$ 237.00
		4/16/2012	TRA	Randy Averett	Reorganization Plan	\$ 395.00	0.60	\$ 237.00
		Project 4 Total						
Project 5	Litigation Support Services	2/29/2012	JDS	Jesse Slaton	Phone calls and communications with client regarding motion for Trustee, contacting Counsel regarding confidentiality agreement and communication with potential investors	\$ 305.00	1.20	\$ 366.00
		3/16/2012	JDS	Jesse Slaton	Phone calls and communications with Max and Brad regarding proposals from unsecured creditors committee on CRO	\$ 305.00	0.80	\$ 244.00
		3/19/2012	TRA	Randy Averett	Discuss trustee or CRO	\$ 395.00	1.00	\$ 395.00
		4/19/2012	JDS	Jesse Slaton	Multiple communications with Management regarding next steps subsequent to their depositions and the issues with the Letter of Intent	\$ 305.00	1.20	\$ 366.00
		4/23/2012	JDS	Jesse Slaton	Attend Deposition	\$ 305.00	4.00	\$ 1,220.00
			TRA	Randy Averett	CRO discussions, reorg questions, reevaluate plan based on new information from potential buyer	\$ 395.00	3.00	\$ 1,185.00
		4/25/2012	JDS	Jesse Slaton	Prepare for hearing on motion for appointment of trustee, meeting with Bill B. regarding the	\$ 305.00	2.20	\$ 671.00
		4/26/2012	JDS	Jesse Slaton	Attend the hearing on the motion for appointment of a trustee	\$ 305.00	8.00	\$ 2,440.00
Project 5 Total							21.40	\$ 6,887.00
Project 6	Capital Sourcing	1/9/2012	JDS	Jesse Slaton	Conference call with client and debtor's attorneys	\$ 305.00	0.80	\$ 244.00
		1/18/2012	JDS	Jesse Slaton	Meet with client & Morgan Joseph (No Suggestions) regarding DIP & exit financing	\$ 305.00	2.80	\$ 854.00
		3/5/2012	JDS	Jesse Slaton	work with Panacea and Regional Management on obtaining NDA's, negotiations regarding the same	\$ 305.00	0.60	\$ 183.00
		3/6/2012	JDS	Jesse Slaton	work with Panacea and Regional Management on obtaining NDA's, negotiations regarding the same	\$ 305.00	0.80	\$ 244.00
		3/8/2012	JDS	Jesse Slaton	respond to request for update on investors, phone calls with client regarding status of the same and creditor's committee requests	\$ 305.00	0.80	\$ 244.00
		3/22/2012	JDS	Jesse Slaton	Work with Panacea Capital on potential investors for exit financing	\$ 305.00	1.40	\$ 427.00
		3/29/2012	JDS	Jesse Slaton	Prepare for and meet with JR Adams regarding exit financing for The Money Tree	\$ 305.00	2.00	\$ 610.00

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Fee Application Project	Project Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Hourly Rate	Time	Total
Project 6	Capital Sourcing	3/30/2012	JDS	Jesse Slaton	Phone call updates with Brad B. regarding Money search, Work with Zach Shipps on coordinating the marketing of the investment in the Money Tree with numerous capital sources	\$ 305.00	1.00	\$ 305.00
			ZCS	Zach Shipps	Prepare and meet with AFK, LLC affiliates for potential purchase	\$ 175.00	1.60	\$ 280.00
		4/2/2012	JDS	Jesse Slaton	Communications with Gary Mitchnick, negotiate NDA provide information etc.	\$ 305.00	0.80	\$ 244.00
			ZCS	Zach Shipps	Meeting and conference call prep, Purchaser assembly and background research	\$ 175.00	3.20	\$ 560.00
		4/5/2012	JDS	Jesse Slaton	Meet with JR Adams regarding potential investment or exit financing for the Debtor	\$ 305.00	1.20	\$ 366.00
					Review information from Bill Thiele, conference call with Bill T. regarding the same	\$ 305.00	1.00	\$ 305.00
		4/6/2012	JDS	Jesse Slaton	Conference call with Mike Lederman of Morgan Keegan to discuss progress on identifying investor	\$ 305.00	0.80	\$ 244.00
		4/10/2012	JDS	Jesse Slaton	Negotiations with Ed Reynolds of Eagle Finance on potential purchase	\$ 305.00	1.00	\$ 305.00
		4/25/2012	ZCS	Zach Shipps	Meet with Eagle Financial - Ed Reynolds on potential purchase	\$ 175.00	0.40	\$ 70.00
		Project 6 Total						
Project 7	Travel & Out of Pocket Expenses	12/13/2011	EAT	Beth Thompson	drive to Lagrange and Columbus GA branches for evaluation	\$ 155.00	2.80	\$ 434.00
		12/14/2011	EAT	Beth Thompson	drive from Columbus branch to Alex City branch	\$ 155.00	2.40	\$ 372.00
		1/17/2012	JDS	Jesse Slaton	travel time from Mobile to Bainbridge	\$ 305.00	4.00	\$ 1,220.00
		3/14/2012	JDS	Jesse Slaton	Travel time to Bainbridge	\$ 305.00	4.00	\$ 1,220.00
		3/15/2012	JDS	Jesse Slaton	Travel Back from Bainbridge	\$ 305.00	4.00	\$ 1,220.00
		4/23/2012	JDS	Jesse Slaton	Travel to and from Atlanta for Deposition	\$ 305.00	5.00	\$ 1,525.00
Project 7 Total							22.20	\$ 5,991.00
Totals							539.30	\$ 129,956.50

EXHIBIT 2

DETAILED EXPENSE ENTRIES FOR FIRST INTERIM APPLICATION FOR COMPENSATION AND REIMBURSEMENT OF EXPENSES

Fee Application Project	Project Description	Description	Date	Timekeeper Initials	Name	Description of Service or Charge	Number of Miles	Standard Mileage Rate	Total Charge		
Project 7	Travel & Out of Pocket Expenses	Mileage	12/9/2011	EAT	Beth Thompson	drive to Rome branch to evaluate operations	102	\$ 0.555	\$ 56.74		
			12/13/2011	EAT	Beth Thompson	drive to LaGrange and Columbus GA branches	154	\$ 0.555	\$ 85.34		
			12/31/2011	EAT	Beth Thompson	drive from Columbus GA branch	6	\$ 0.555	\$ 3.34		
			1/17/2012	JDS	Jesse Slaton	Mileage from Mobile to Bainbridge	231	\$ 0.555	\$ 128.21		
			1/19/2012	JDS	Jesse Slaton	Mileage from Bainbridge to Atlanta meeting	239	\$ 0.555	\$ 132.65		
			3/14/2012	JDS	Jesse Slaton	Mileage to Bainbridge	252	\$ 0.555	\$ 139.86		
			3/15/2012	JDS	Jesse Slaton	Mileage back from Bainbridge	252	\$ 0.555	\$ 139.86		
			4/23/2012	JDS	Jesse Slaton	Mileage to and from Atlanta	290	\$ 0.555	\$ 160.95		
			4/26/2012	JDS	Jesse Slaton	Mileage to and from Montgomery	160	\$ 0.555	\$ 88.80		
		Mileage Total							1,686	\$ 0.555	\$ 935.75
				Out of Pocket Expenses	12/1/2011	JDS	Jesse Slaton	Lunch in Bainbridge			\$ 9.08
					12/2/2011	JDS	Jesse Slaton	Lunch in Bainbridge			\$ 6.19
					12/7/2011	JDS	Jesse Slaton	Dinner in Bainbridge			\$ 11.62
								Lunch in Bainbridge			\$ 8.13
					12/8/2011	JDS	Jesse Slaton	Dinner in Bainbridge			\$ 11.82
								Lunch in Bainbridge			\$ 6.61
					12/9/2011	JDS	Jesse Slaton	Rental Car in Bainbridge			\$ 68.10
					12/13/2011	EAT	Beth Thompson	Hampton Inn Columbus GA			\$ 82.00
					12/31/2011	EAT	Beth Thompson	Hotel in Columbus GA			\$ 94.30
					1/17/2012	JDS	Jesse Slaton	Meal at Money Tree			\$ 17.35
					1/18/2012	JDS	Jesse Slaton	Lunch w/ Steve Morrison at Money Tree			\$ 16.59
								Meal at Money Tree			\$ 5.97
					1/19/2012	JDS	Jesse Slaton	Hotel at Money Tree			\$ 246.40
					3/14/2012	JDS	Jesse Slaton	Dinner in Bainbridge			\$ 15.93
				3/15/2012	JDS	Jesse Slaton	hotel in Bainbridge			\$ 123.20	
				Out of Pocket Expenses Total							\$ 723.29
		Project 7 Total							1,686	\$ 0.555	\$1,659.04
Totals							1,686	\$ 0.555	\$1,659.04		