

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 AND DISCLOSURE STATEMENT OF CHARLES W. WHITTAKER,
ON BEHALF OF DOWDY & WHITTAKER**

STATE OF GEORGIA)
)
COUNTY OF DECATUR)

Charles W. Whittaker, being duly sworn, upon his oath, deposes and says:

1. I am a Partner of Dowdy & Whittaker, located at the address of 501 S. West Street, Bainbridge, Georgia 39819 (the "Firm").

2. On December 16, 2011, 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.

3. On April 30, 2012, S. Gregory Hays was appointed as chapter 11 bankruptcy trustee (the "Trustee") in the above-referenced chapter 11 cases and the Trustee has requested that the Firm provide tax return preparation services for all Federal and State returns that must be filed by Debtor entities for tax year 2011. The Firm has consented to provide such services.

4. The Firm may have performed services in the past and may perform services in the future, in matters unrelated to these chapter 11 cases, for persons that are parties in interest in the Debtors' chapter 11 cases. As part of its customary practice, the Firm is retained in cases, proceedings, and transactions involving many different parties, some of whom may represent or be claimants or employees of the Debtors, or other parties in interest in these chapter 11 cases.

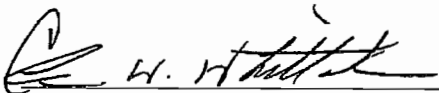
The Firm does not perform services for any such person in connection with these chapter 11 cases. In addition, the Firm does not have any relationship with any such person, their attorneys, or accountants that would be adverse to the Debtors or their estates.

5. Neither I, nor any principal of, or professional employed by the Firm has agreed to share or will share any portion of the compensation to be received from the Trustee with any other person other than the principals and regular employees of the Firm.

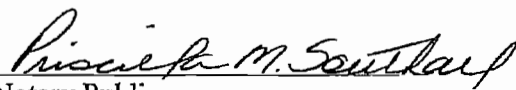
6. Neither I, nor any principal of, or professional employed by the Firm, insofar as I have been able to ascertain, holds or represents any interest adverse to the Debtors or their estates.

7. The Debtors owe the Firm \$6,160.00 for prepetition services (prepetition means before December 16, 2011).

8. The Firm is conducting further inquiries regarding its retention by any creditors of the Debtors, and upon conclusion of that inquiry, or at any time during the period of its employment, if the Firm should discover any facts bearing on the matters described herein, the Firm will supplement the information contained in this Affidavit.

By: 
Charles W. Whittaker

Subscribed and sworn to before me
this 22nd day of MAY, 2012.


Notary Public My Commission Expires Aug. 27, 2014

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RETENTION QUESTIONNAIRE

TO BE COMPLETED BY PROFESSIONALS EMPLOYED BY S. GREG HAYS,
CHAPTER 11 TRUSTEE,

**DO NOT FILE THIS QUESTIONNAIRE WITH THE COURT.
RETURN IT FOR FILING BY THE TRUSTEE, TO:**

Bradley R. Hightower
Christian & Small LLP
505 Twentieth Street North
Suite 1800
Birmingham, Alabama 35203
Phone (205) 795-6588
Fax (205) 328-7234
brh@csattorneys.com

All questions **must** be answered. Please use "none," "not applicable," or "N/A," as appropriate. If more space is needed, please complete on a separate page and attach.

1. Name and address of firm:

Dowdy & Whittaker
501 S. West Street
Bainbridge, Georgia 39819

2. Date of retention: December 16, 2011

3. Type of services provided (accounting, legal, etc.):

Accounting

4. Brief description of services to be provided:

Prepare Federal and State tax returns for all Debtors for the tax year 2011.

5. Arrangements for compensation (hourly, contingent, etc.)

Hourly

(a) Average hourly rate (if applicable):

Partner	-	\$225.00
Senior	-	\$140.00
Staff	-	\$125.00
Clerical	-	\$35.00

(b) Estimated average monthly compensation based on prepetition retention (if firm was employed prepetition):

\$3,500.00

6. Prepetition claims against the Debtors held by the firm (prepetition means before December 16, 2011):

Amount of claim: \$6,160.00

Date claim arose: Nov 1, 2011 – Dec 16, 2011

Source of Claim: Pre-petition tax return preparation

7. Prepetition claims against the Debtors held individually by any member, associate, or professional employee of the firm:

Name: N/A

Status: N/A

Amount of Claim: \$N/A

Date claim arose: N/A

Source of claim: N/A

8. Post-petition claims against the Debtors held by the firm (post-petition means on or after December 16, 2011 through the date that this form is signed):

Amount of claim: \$2,340.00

Date claim arose: December 17, 2011 to April 30, 2012

Source of Claim: Preparation of Income & Franchise Tax Returns

9. Post-petition claims against the Debtors held individually by any member, associate, or professional employee of the firm:

Name: N/A

Status: N/A

Amount of Claim: \$ N/A

Date claim arose: N/A

Source of claim: N/A

10. Stock of the Debtors currently held by the firm:

Kind of shares: N/A

No. of shares: N/A

11. Stock of the Debtors currently held individually by any member, associate, or professional employee of the firm:

Name: N/A

Status: N/A

Kind of shares: N/A

No. of shares: N/A

12. Disclose the nature and provide a brief description of any interest adverse to the Debtors or to their estates with respect to the matters on which the above-named firm is to be employed.

Claim for pre-petition services in the amount of \$6,160.00.

13. Name of individual completing this form:

Charles W. Whittaker.