

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

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

**NOTICE BY CHAPTER 11 TRUSTEE REGARDING RETENTION AND FILING OF  
ORDINARY COURSE PROFESSIONAL AFFIDAVIT AND RETENTION  
QUESTIONNAIRE OF CHARLES A. GARDNER, CPA,  
YOUMANS & GARDNER, LLC**

S. Gregory Hays, the chapter 11 trustee (the "Trustee") appointed in the above captioned cases, hereby gives notice of the retention of Mr. Charles A. Gardner, CPA, and the Youmans & Gardner, LLC accounting firm (collectively, the "Ordinary Course Professional" or "Youmans & Gardner") as a programming data consultant in these cases. The Trustee has hired Youmans & Gardner to compile a database containing the names, addresses, and claim information regarding all of the Debtors' creditors. The database is necessary to enable the Trustee and the Trustee's counsel to prepare the exhibits for certain omnibus claim objections that the Trustee intends to file in these cases. Youmans & Gardner has agreed to compile the database for a one-time fee in the approximate amount of \$1,500.00, plus nominal fees going forward to the extent that additional database services are needed. This amount is significantly less than the cost that the estates were incurring for Kurtzman Carson Consultants to maintain similar information. It is also less than the cost that the estates will incur if the Trustee's counsel is required to compile and maintain a similar database.

Copies of the Ordinary Course Professional Affidavit and Retention Questionnaire completed by Youmans & Gardner are attached as **Exhibit "A"** and **Exhibit "B."**

Pursuant to the requirements set out in Paragraph 11 of the Trustee's Motion Pursuant to Sections 105(a), 327, 328 and 330 of the Bankruptcy Code for Authorization to Employ

Professionals in the Ordinary Course of Business *Nunc Pro Tunc* [ECF Docket No. 359] (the "Motion"), the Trustee may employ Youmans & Gardner as an additional ordinary course professional in these cases by giving this supplemental notice ("Notice").

Pursuant to the requirements set out in Paragraphs 7 and 8 of the Motion, the Reviewing Parties (as defined in Paragraph 8 of the Motion) have ten (10) days following service of this Notice (the "Objection Deadline") to notify the Trustee, the other Reviewing Parties and the Ordinary Course Professional in writing of any objection to the retention stemming from the contents of the Ordinary Course Professional Affidavit or Retention Questionnaire.

If, after the Objection Deadline, no objection has been filed, the retention, employment, and compensation of the Ordinary Course Professional shall be deemed approved, without further order from the Court. If an objection is filed and such objection cannot be resolved within twenty (20) days, the matter shall be set for a hearing before the Court.

Respectfully submitted,

/s/ Bradley R. Hightower

Daniel D. Sparks

Bradley R. Hightower

Attorneys for S. Gregory Hays, Chapter 11 Trustee

**OF COUNSEL:**

CHRISTIAN & SMALL LLP

505 North 20<sup>th</sup> Street, Suite 1800

Birmingham, Alabama 35203

Phone: (205) 795-6588

Fax: (205) 328-7234

**CERTIFICATE OF SERVICE**

I hereby certify that I have this date served a copy of the foregoing pleading upon the following via the ECF system or by placing a copy of same in the United States mail, postage prepaid, addressed as follows on this the 31st day of October, 2012:

Teresa R. Jacobs  
U.S. Bankruptcy Administrator  
Frank M. Johnson, Jr. Federal Building  
One Church Street, Suite 103  
Montgomery, Alabama 36104

John D. Elrod  
R. Kyle Woods  
Greenberg Traurig, LLP  
The Forum – Suite 400  
3290 Northside Parkway, NW  
Atlanta, Georgia 30327

Ashley Gardner, CPA  
Youmans & Gardner, LLC  
Certified Public Accountants  
402 South West Street  
P.O. Box 1127  
Bainbridge, Georgia 39818

**Limited Service List**

/s/ Bradley R. Hightower

OF COUNSEL

**EXHIBIT A**

**(Ordinary Course Professional Affidavit)**



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.

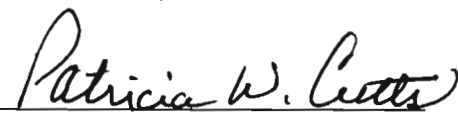
5. Neither I, nor any principal of, or professional employed by the Firm has agreed to share or will share any portion of the compensation to be received from the Trustee with any other person other than the principals and regular employees of the Firm.

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 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:   
Mr. Charles A. Gardner, CPA

Subscribed and sworn to before me  
this 30TH day of OCTOBER, 2012.

  
Notary Public



**EXHIBIT B**

**(Retention Questionnaire)**

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

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

**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:

Mr. Charles A. Gardner, CPA  
Youmans & Gardner, LLC  
Certified Public Accountants  
402 South West Street  
P.O. Box 1127  
Bainbridge, Georgia 39818

2. Date of retention: OCTOBER 3, 2012
3. Type of services provided (accounting, legal, etc.):

Programming data consultant



4. Brief description of services to be provided:

Compile a database containing the names, addresses, and claim information regarding all of the Debtors' creditors for use by the Trustee and the Trustee's counsel to prepare exhibits for certain omnibus claim objections.

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

One-time fee in the approximate amount of \$1,500.00, plus nominal fees going forward to the extent that additional database services are needed.

(a) Average hourly rate (if applicable):

Not Applicable.

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

Not Applicable.

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

Amount of claim: \$0.00

Date claim arose: \_\_\_\_\_

Source of Claim: \_\_\_\_\_

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

Name: None. \_\_\_\_\_

Status: \_\_\_\_\_

Amount of Claim: \$ \_\_\_\_\_

Date claim arose: \_\_\_\_\_

Source of claim: \_\_\_\_\_

\_\_\_\_\_

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: \$0.00

Date claim arose: \_\_\_\_\_

Source of Claim: \_\_\_\_\_

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

Name: None. \_\_\_\_\_

Status: \_\_\_\_\_

Amount of Claim: \$ \_\_\_\_\_

Date claim arose: \_\_\_\_\_

Source of claim: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

Kind of shares: None. \_\_\_\_\_

No. of shares: \_\_\_\_\_

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

Name: None.

Status: \_\_\_\_\_

\_\_\_\_\_

Kind of shares: \_\_\_\_\_

No. of shares: \_\_\_\_\_

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.

None.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

13. Name of individual completing this form:

Mr. Charles A. Gardner, CPA