

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

In re:

LYDIA CLADEK, INC.,

Case No. 3:10-bk-02805-PMG

Debtor.

(Consolidated by Prior Court Order with Case  
No. 10-bk-02800-PMG)

**NOTICE OF FILING CORRECTED EXHIBIT A TO THE SUPPLEMENT TO  
THE AMENDED APPLICATION OF MICHAEL MOECKER & ASSOCIATES, INC.  
FOR INTERIM ALLOWANCE OF COMPENSATION FOR SERVICES  
RENDERED AND FOR REIMBURSEMENT OF EXPENSES INCURRED DURING  
PERIOD APRIL 14, 2010 THROUGH AND INCLUDING AUGUST 31, 2010,  
AND RESPONSE TO OBJECTIONS OF OFFICIAL COMMITTEE OF UNSECURED  
CREDITORS OF LYDIA CLADEK, INC. AND UNITED STATES TRUSTEE**

Michael Phelan, Chapter 11 Trustee of the bankruptcy estate of Lydia Cladek, Inc., by and through his undersigned counsel, hereby files the attached corrected Exhibit A to the Supplement to the Amended Application of Michael Moecker & Associates, Inc. for Interim Allowance of Compensation for Services Rendered and for Reimbursement of Expenses Incurred During Period April 14, 2010 through and including August 31, 2010, and Response to Objections of Official Committee of Unsecured Creditors of Lydia Cladek, Inc. and United States Trustee (Docket No. 443).

Dated: January 20, 2011.

AKERMAN SENTERFITT

By: /s/ Steven R. Wirth

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**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing was furnished on January 20, 2011, to all parties who have consented to receive electronic notifications in this case and by electronic or U.S. mail to all parties on the attached Amended Official Service.

/s/ Steven R. Wirth

Attorney

Lydia Cladek, Inc.  
Case No.: 3:10-bk-2805-PMG  
**AMENDED OFFICIAL SERVICE LIST**  
**(amended as of January 20, 2011)**

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# **Exhibit A**

**Michael Moecker & Associates, Inc.**  
**3613 N. 29th Ave. Suite 201-04**  
**Hollywood, FL 33020**

Invoice submitted to:  
Lyda Cladek, Inc.

June 22, 2010

Invoice #10196

		<u>Hrs/Rate</u>	<u>Amount</u>
4/14/2010 MH	Site Visit Deliver order to company (1.0). Change Locks (1.0). Meet with staff (3.0). Analyze financial data (2.0). Discuss potential options (2.0).	9.00 200.00/hr	1,800.00
4/15/2010 MH	Preparation Meet with staff (3.0). Work on operating budget for next 60 days (5.0).	8.00 200.00/hr	1,600.00
4/16/2010 MH	Analysis Monitor performance of company (3.0). Analyze financial data and work with staff to effect layoffs in plan (4.0).	7.00 200.00/hr	1,400.00
4/19/2010 MH	Analysis Analyzed and prepared 90 day operational budget (3.0), met with staff to revise budget (1.5), reviewed financial data to verify budget numbers (2.5), read and reviewed 9 emails related to the case (1.8). One external phone call (.2).	9.00 200.00/hr	1,800.00
4/20/2010 MO	Office/Computer Office/Computer-Started designing the Cladek website, including research, designing logos, writing HTML, Uploading PDFS, posting to mock-up site, making corrections, copying and cutting text.	4.00 75.00/hr	300.00
MH	Meeting Met with staff and worked on finalizing 90 day budget (2.0), met with Jay Brown and Mike Phelan regarding aspects of the case and attend a hearing in the bankruptcy court regarding the emergency motion regarding prepetition wages payroll taxes and benefits and retention of Ackerman as the attorney for the Trustee (3.0). Read and reviewed 4 emails related to the case(1.0). Gathered information to complete motion on utilities (1.0). Phone calls to home office to approve payables. Three external phone calls one internal phone call (1.0).	8.00 200.00/hr	1,600.00

Lydia Cladek, Inc.

		Page 2	
		Hrs/Rate	
		Amount	
4/21/2010	MO	Office/Computer Office/Computer-Started designing the Cladek website, including research, designing logos, writing HTML, Uploading PDFS, posting to mock-up site, making corrections, copying and cutting text.	5.00 75.00/hr 375.00
	MH	Reviewed  Read and reviewed 10 emails related to the case (2.0), Gathered information to complete utility motion (.2). Reviewed financial data provided to start preparation of financial statements (1.0). Analyzed daily account tracking reports for past three years to determine default and repossession rates to assist in determine amount and timing of losses for LCI (.5). Composed and sent two emails to deal with issues related to payables and payment of back wages (.4). Two external phone calls(.4).	4.50 200.00/hr 900.00
4/22/2010	MH	Analysis and Preparation  Analyzed financial data to assist with the completion of updated financial statements and determine the extent of the miss appropriation of funds (3.5). Dealt with issues related to utilities and leases for LCI (.5). Read and reviewed 21 emails related to the case (2.4). Composed and sent 3 emails related to 90-day payments(.6), current insurance coverage and attorneys that did work for LCI prior to the filing. Four external phone calls and two internal phone calls (1.0).	8.00 200.00/hr 1,600.00
4/23/2010	MH	Analysis and Preparation Analysis and preparation of financial statements (1.2). Read and analyzed 4 emails related to the case dealing with information related to preparing financial statements (.8). Four external phone calls and two internal phone calls (.5).	2.00 200.00/hr 400.00
4/26/2010	MH	Preparation  Analysis and preparation of financial statements (3.5). Read and analyzed 6 emails related to the case dealing with information related to preparing financial statements and current issues with utilities and other payables (2.0). Composed and sent 7 emails dealing with payroll issues, payments to attorneys prior to bankruptcy, repossessed car inventory and the revised petition for utilities (1.5). Reviewed report on payments to John Chalif and Rogers Towers, attorneys for LCI, and forwarded on to Jay Brown(.5). Phone calls to home office to approve payables. Three external phone calls and one internal phone call (.5).	8.00 200.00/hr 1,600.00
4/27/2010	RB	Meeting Meeting-Prepare Bankruptcy Schedule with Staff	8.00 150.00/hr 1,200.00
	MH	Analysis and Preparation Analysis and preparation of financial statements (1.5). Review of American Express bills to determine personal and business expenses of Lydia Cladek (.5). Read and analyzed 12 emails. Reviewed order authorizing pre-petition payments wages(1.5). Two external phone calls and one internal phone call (.5).	4.00 200.00/hr 800.00
4/28/2010	RB	Meeting Meeting-Prepare Bankruptcy Schedule with Staff	8.00 150.00/hr 1,200.00
	MH	Analysis and Preparation  Analysis and preparation of financial statements, review of accounts for misappropriation of funds (2.3). Read 11 emails concerning case and dealt with issues regarding employee expense reimbursement (1.0). Composed and sent 3 emails related to employee expenses and requesting financial reports from an LCI employee (.4). One internal and one external phone call (.3).	4.00 200.00/hr 800.00

Lyda Cladek, Inc.

		Page 3	
		Hrs/Rate	Amount
4/29/2010	MH	7.00 200.00/hr	1,400.00
Analysis and Preparation Analysis of financial data on accounts identified to contain inappropriate transfers by Lydia Cladek (2.5). Analysis and preparation of financial statements. Read and reviewed 10 emails related to issues at LCI (2.0). Analyzed monthly cash deposits and POA reports for LCI(1.9). Composed an email to the trustee detailing the funds that were misappropriated by Lydia Cladek from LCI. Three external phone calls(.6).			
4/30/2010	MH	8.00 200.00/hr	1,600.00
Reviewed  Worked on completing financial statements for LCI and identifying and identifying preference payments(2.8). Completed list of reports required for bankruptcy. Read and reviewed 10 emails related to case (2.0). Read and analyzed report on American Express transactions in 2007 to determine breakdown of personal and business expenses for Lydia Cladek. Read and analyzed dashboard report for LCI to assist in projecting cash flow for business (1.0). Identified potential bidders for loan portfolios. Composed and sent 5 emails detailing a potential buyer for assets of LCI and issues related to a lawsuit filed by the Seagrove Town center Association(1.0). One external phone call (.2).			
5/1/2010	MH	4.00 200.00/hr	800.00
Research Research and prepare reports related to case details and the 341 creditors meeting (4.0).			
5/2/2010	MH	8.00 200.00/hr	1,600.00
Research Research and prepare reports related to case details for the 341 creditors meeting (8.0)			
5/3/2010	MH	7.00 200.00/hr	1,400.00
Reviewed  Read and reviewed 10 emails related to case (2.0). Worked on completing financial statements, 90 day preference analysis and identification of funds improperly taken by Lydia Cladek(.8). Analyzed monthly note report to determine default and loss rate for previous years (1.6). Prepared financial reports for creditors meeting. Sent out draft versions of financial statements for FY's 2007 to FY 2009. Composed and sent 11 emails related to first drafts of financial statements and other required reports, payments to investors and monthly note reports(2.4). One external phone call (.2).			
5/4/2010	MH	6.00 200.00/hr	1,200.00
Research Research and preparation of reports related to case details with LCI (2.0). Read and reviewed 8 emails related to case (1.6). Read and analyzed portfolio evaluation from CAR financial on the entire LCI portfolio (.7). Prepared summary of financial reports and notes for creditors meeting (1.5). One internal phone call (.2).			
5/5/2010	MH	8.00 200.00/hr	1,600.00
Meeting/Hearing Met with Mike Phelan and Jay Brown regarding issues for the 341 meeting (3.0). Attended 341 meeting. Prepared reports for the 341 meeting. Read and reviewed 4 emails concerning issues related to the case (.8). Composed and sent several emails to Jay Brown regarding summary of findings to date and financial reports and issues for the 341 meeting (3.7). Two internal phone calls and one external phone call (.5).			
5/6/2010	MH	3.00 200.00/hr	600.00
Preparation  Research and preparation of reports related to case details with LCI (.8). Read and reviewed 4 emails related to case (.8). Worked on financial statements and related reports Read and analyzed portfolio evaluation from CAR financial on the entire LCI portfolio (.6). Two internal phone calls and two external phone calls (.8).			

Lyda Cladek, Inc.

		Page 4
		Hrs/Rate
		Amount
5/7/2010 MH	Meeting Met with all employees at LCI to review issues discussed at 341 meeting, analyzed financial data to assist in the preparation of financial statements, 90 day payment analysis and improper transfers by Lydia Cladek (4.2). Read and reviewed 11 emails related to case (2.2). Three external phone calls (.6).	7.00 200.00/hr
5/10/2010 MH	Review Reviewed financial data to allow for the close out of 2008 fiscal year (.4). Composed and sent 2 emails related to questions with year end close out (.4). Read and reviewed 4 emails related to case(.4). Gathered data to complete required bankruptcy schedules (.4). One internal and one external phone call (.4).	2.00 200.00/hr
RB	Research Work on BK Schedules. Phones with M. Healy requesting information and compiling info.	1.50 150.00/hr
5/11/2010 MH	Review Review all potential buyers of the loan portfolios with Jack Pitcher (1.0). Complete financial statements and work on 90 payment analysis (1.0). Read and reviewed 7 emails related to the case (1.4). Worked to complete schedules for bankruptcy filing for LCI (3.0). Composed and sent 3 emails related to financial statements and preference payments (.6).	7.00 200.00/hr
5/11/2010 RB	Research Work on BK Schedules. Verify with M. Healy information received.	1.50 150.00/hr
5/12/2010 MH	Reviewed  Reviewed and revised top 20 creditor list (1.0). Read and reviewed 11 emails regarding LCI issues (2.2). Worked on top twenty creditor list (1.0). Worked on schedules for bankruptcy filing (3.0). Composed and sent three emails related to information concerning top 20 creditors in an attempt to finalize the report (1.0). Four external phone calls (.8).	7.00 200.00/hr
5/13/2010 MH	Review  Read and reviewed 15 emails concerning issues related to LCI (3.0). Analyzed and reviewed top 20 creditor list and analyzed and completed report on payments from LCI to charities (3.8). Composed and sent 1 email related to top twenty creditors final revised list (.2). Two internal phone calls and one external phone calls (1.0).	8.00 200.00/hr
RB	Preparation Finalize my side of BK schedules. Send questions and unfinished schedules to Mark Healey. Work with Phelan on finalization. E-mails with Mark	1.50 150.00/hr
5/14/2010 MH	Review Reviewed and gathered financial information for bankruptcy schedules (2.2). Read and reviewed 6 emails concerning issues related to bankruptcy schedules, contact with FBI and adversary proceedings (1.2). Composed and sent 4 emails to Jennifer Meehan of Ackerman related to financial reports for the bankruptcy schedules (1.0). Worked with staff to review issues with portfolio and strategy regarding collections and repossessions (.6).	5.00 200.00/hr
5/17/2010 MH	Preparation Preparation & research of reports related to case details (7.0)	7.00 200.00/hr

Lyda Cladek, Inc.

		Page 5	
		Hrs/Rate	Amount
5/18/2010 MH	Review	3.00	600.00
	Reviewed and gathered financial information for bankruptcy schedules (1.0). Composed and sent 1 email to Jennifer Meehan of Ackerman related to financial reports for the bankruptcy schedules (.2). Read and reviewed email from Robert McClellan regarding offer to service portfolio. Composed and sent 1 email to the trustee regarding an offer from a third party to service the existing loan portfolio for LCI. Conference call with Access Capital and Jack Pitcher regarding due diligence questions for the offer on the LCI loan portfolios (.8). Two internal phone calls and three external phone calls (1.0).	200.00/hr	
5/19/2010 MH	Research	8.00	1,600.00
	Research and preparation of reports related to LCI's bankruptcy schedules (1.2). Read and reviewed 12 emails related to issues involving leased and owned equipment used by LCI, the sale of assets, reports for bankruptcy schedules and meetings with potential buyers for assets (2.4). Composed and sent to emails to Jennifer Meehan with Ackerman detailing updated reports for the bankruptcy schedules (.6). Met with representatives from National Auto Lenders to answer financial related due diligence questions on the LCI loan portfolio (3.0). Four external phone calls (.8).	200.00/hr	
5/20/2010 MH	Phone calls	1.00	200.00
	Phone calls to J. Brown to discuss case (.5). Call from J. Pitcher to discuss bid instructions (.5).	200.00/hr	
5/21/2010 MH	Meeting	6.00	1,200.00
	Met with potential buyers from Access Capital regarding due diligence questions and the possible purchase of LCI's loan portfolio (2.0). Read and reviewed 4 emails concerning issues with merchant services, information taken by the FBI Email to Jay Brown regarding access to records held by FBI. Discussions with LCI staff regarding updates on financial activity and operational issues (1.5). One internal phone call and four external phone calls (2.5).	200.00/hr	
05/24/2010 MH	Research	8.00	1,600.00
	Research and preparation of reports for hearing on the 25th (3.7). Read & reviewed 4 emails related to issues with the FBI and the hearing on the 25th and analysis of the loan portfolio (.8). Phone calls to Trustee and home office to approve payables (1.0). Answered questions from LCI accounting staff regarding fraudulent transfers and net winner/net loser reports (1.5). Two external phone calls (1.0).	200.00/hr	
05/25/2010 MH	Meeting	6.00	1200.00
	Met with Jay Brown to go over information for hearing (1.5). Attended hearing in Bankruptcy court to get temporary injunction against Lydia Cladek and the properties that were purchased with funds that were improperly diverted from LCI(1.0). Met with Trustee and employees of LCI to go over status of financial performance, progress on reports related to the bankruptcy and the status of bids on the loan portfolio (2.5). Six external phone calls (1.0).	200.00/hr	
05/26/2010 MH	Review	7.00	1400.00
	Read and reviewed 10 emails related to issues involving questions related to the sale of property, bidding procedures and the appraisal of the assets for LCI (2.5). Composed and sent email to potential purchaser of assets (.5). Analyzed the assets owned and leased to develop a strategy to sell and utilize assets in the operation and to minimize negative effect on cash flow (3.5). Met with potential purchasers for the loan portfolio (1.5).	200.00/hr	
05/27/2010 MH	Review	4.00	800.00
	Read and reviewed 5 emails concerning case issues (2.0) Analyzed issues related to the sale of assets and operational issues with employees and vehicles held by repossessors (2.0).	200.00/hr	

		Page 6	
		<u>Qty/Price</u>	<u>Amount</u>
05/28/10	MH Review	4.50	900.00
	Received and reviewed several bids on LCI loan portfolio (.8). Emails and calls and discussions with some of the bidders regarding timeline for decisions and procedures (2.0). Emails to trustee regarding bids received (.5). Six external phone calls (1.2).	200.00/hr	
	<b>For professional services rendered</b>	245.50	\$46,950.00
Additional Charges :			
		<u>Qty/Price</u>	
4/14/2010	MH Travel	1	16.40
	Travel-meals	16.40	
	MH Auto Expense	70	35.00
	Mileage	0.50	
	MH Office Expenses	1	1069.99
	Purchase Mac Book to analyze financial data of company	1069.99	
	MH Office Expenses	1	320.95
	Purchase Account Edge software for data analysis	13.18	
	MH Office Expenses	1	21.19
	Ethernet cord	21.19	
	FE FedEx	1	13.18
	FedEx	13.18	
4/15/2010	MH Travel	1	29.81
	Travel-meals	29.81	
	MH Auto Expense	70	35.00
	Mileage	0.50	
	MH Maintenance	1	95.14
	Lock purchase	95.14	
	FE FedEx	1	13.18
	FedEx	13.18	
4/16/2010	MH Auto Expense	70	35.00
	Mileage	0.50	
	FE FedEx	1	15.22
	FedEx	15.22	
	FE FedEx	1	13.18
	FedEx	13.18	
4/19/2010	MH Auto Expense	70	35.00
	Mileage	0.50	
4/20/2010	FE FedEx	1	15.22
	Fed Ex	15.22	
	MH Auto Expense	110	55.00
	Mileage	0.50	
	MH Travel	1	25.42
	Travel	25.42	

Lyda Cladek, Inc.

		Page 7
		<u>Qty/Price</u>
		<u>Amount</u>
4/21/2010 MH	Auto Expense	70
	Mileage	0.50
		35.00
MH	Travel	1
	Travel	30.87
		30.87
4/22/2010 FE	FedEx	1
	FedEx	12.54
		12.54
FE	FedEx	1
	FedEx	23.23
		23.23
MH	Auto Expense	70
	Mileage	0.50
		35.00
MH	Travel	1
	Travel	28.32
		28.32
4/23/2010 MH	Auto Expense	70
	Mileage	0.50
		35.00
FE	FedEx	1
	FedEx	15.86
		15.86
4/26/2010 MH	Auto Expense	70
	Mileage	0.50
		35.00
4/27/2010 RB	Auto Expense	1
	Mileage	14.00
		14.00
RB	Travel	1
	Travel	2.00
		2.00
MH	Auto Expense	70
	Mileage	0.50
		35.00
MH	Travel	1
	Travel	16.40
		16.40

Lyda Cladek, Inc.

		Page 8	
		<u>Qty/Price</u>	<u>Amount</u>
4/27/2010	FE FedEx	1	19.47
	FedEx	19.47	
4/28/2010	RB Auto Expense	1	188.80
	Mileage	188.80	
	RB Travel	1	524.63
	Travel	524.63	
	FE FedEx	1	15.86
	FedEx	15.86	
4/29/2010	MH Auto Expense	70	35.00
	Mileage	0.50	
	FE FedEx	1	12.54
	FedEx	12.54	
4/30/2010	MH Auto Expense	70	35.00
	Mileage	0.50	
5/1/2010	MMA Postage, Fax & Xerox	1	237.00
	Postage	237.00	
5/3/2010	FE FedEx	1	12.72
	FedEx	12.72	
5/4/2010	FE FedEx	1	15.43
	FedEx	15.43	
	FE FedEx	1	10.69
	FedEx	10.69	
5/6/2010	FE FedEx	1	15.43
	FedEx	15.43	
5/7/2010	FE FedEx	1	15.43
	FedEx	15.43	

Lyda Cladek, Inc.

			Page 9	
			<u>Qty/Price</u>	<u>Amount</u>
5/11/2010	FE	FedEx	1	15.43
		FedEx	15.43	
	FE	FedEx	1	20.84
		FedEx	20.84	
5/13/2010	FE	FedEx	1	12.72
		FedEx	12.72	
	FE	FedEx	1	10.69
		FedEx	10.69	
	FE	FedEx	1	15.43
		FedEx	15.43	
	FE	FedEx	1	12.72
		FedEx	12.72	
5/14/2010	FE	FedEx	1	17.03
		FedEx	17.03	
5/17/2010	MH	Travel	1	7.41
		Travel	7.41	
	MH	Auto Expense	70	35.00
		Mileage	0.50	
	FE	FedEx	1	12.72
		FedEx	12.72	
5/18/2010	FE	FedEx	1	15.48
		FedEx	15.48	
	MH	Auto Expense	70	35.00
		Mileage	0.50	
	FE	FedEx	1	12.72
		FedEx	12.72	

Lyda Cladek, Inc.

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		<u>Qty/Price</u>	<u>Amount</u>
		1	15.48
5/18/2010 FE	FedEx		
	FedEx	15.48	
		1	20.76
FE	Fed Ex		
	FedEx	20.76	
5/19/2010 MH	Travel	1	59.19
	Travel	59.19	
		70	35.00
MH	Auto Expense		
	Mileage	0.50	
		1	15.43
FE	FedEx		
	FedEx	15.43	
		1	13.37
FE	FedEx		
	FedEx	13.37	
5/20/2010 FE	FedEx	1	15.43
	FedEx	15.43	
		1	10.69
FE	FedEx		
	FedEx	10.69	
		1	12.72
FE	FedEx		
	Fed Ex	12.72	
5/21/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
		1	15.43
FE	FedEx		
	FedEx	15.43	
		1	29.05
FE	FedEx		
	Fed Ex	29.05	
5/24/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	

Lyda Cladek, Inc.

Page 11  
Qty/Price Amount

5/25/2010 MH	Auto Expense	110	55.00
	Mileage	0.50	
FE	FedEx	1	15.43
	FedEx	15.43	
5/26/2010 MH	Travel	1	57.72
	Travel-Lunch	57.72	
MH	Auto Expense	70	35.00
	Mileage	0.50	
5/27/2010 MH	Travel	1	10.59
	Travel-Lunch	10.59	
MH	Auto Expense	70	35.00
	Mileage	0.50	
FE	Fed Ex	1	10.69
	FedEx	10.69	
FE	FedEx	1	10.69
	FedEx	10.69	
FE	FedEx	1	15.43
	FedEx	15.43	
5/28/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
FE	FedEx	1	15.43
	FedEx	15.43	
5/31/2010 MMA	Postage, Fax & Xerox	1	5,406.24
	Postage	5,406.24	
	<b>Total additional charges</b>		<b>\$9,538.06</b>

Lyda Cladek, Inc.

Page 12  
Amount

**Total Amount of this bill**  
Balance Due

\$56,488.06  
\$56,488.06

**Michael Moecker & Associates, Inc.**  
**3613 N. 29th Ave. Suite 201-04**  
**Hollywood, FL 33020**

Invoice submitted to:  
Lyda Cladek, Inc.

August 10, 2010

Invoice #10196

		<u>Hrs/Rate</u>	<u>Amount</u>
06/1/2010 MH	Meeting	7.50 200.00/hr	1500.00
	Meeting with Jack Pitcher to discuss all of the bids and the procedures going forward. Prepared summary of bids worksheet to compare and send to Trustee (2.0). Discussions with Trustee and Jack Pitcher related to splitting the portfolios to maximize sale proceeds. Review of daily projected collections versus actual collections (1.0). Meeting with Janis Bosworth and June Pozetach regarding accounting procedures and additional reports that are need for bankruptcy (1.0). Read and reviewed 13 emails related to issues with LCI (2.0). Reviewed and approved payroll report (1.5).		
06/2/2010 MH	Reviewed	6.00 200.00/hr	1,200.00
	Read and reviewed 17 emails related to several issues (2.0). Reviewed the questions for examination of LCI's CPA, Hill and added questions concerning financial data and procedures (1.0). Reviewed and analyzed report on all investments received and payments back to investors for purposes of preparing the overall net winner/ net loser analysis (1.0). Answered questions related to additional potential bidders for the loan portfolios (.5). Completed actual vs. budget comparison for LCI for April and May and emailed to the Trustee (1.0). Composed and sent three additional emails to the Trustee related to a summary of bids received, four year payment analysis and current leases (.5).		
06/3/2010 MH	Reviewed	8.00 200.00/hr	1,600.00
	Reviewed and analyzed reports in conjunction with the net winner/ loser analysis and fraudulent transfers (2.5). Read and reviewed 11 emails related to issues in the case (2.2). These issues involved the sale of the loan portfolios, reports from the accounting department, request for information regarding the information held by the FBI and payment histories on loans to Lydia Cladek(2.5). One internal phone call and two external phone calls (.8).		
06/4/2010 MH	Analysis	6.00 200.00/hr	1,200.00
	Reviewed and analyzed reports in conjunction with the net winner/ loser analysis and fraudulent transfers. Read and reviewed 11 emails related to issues in the case (2.5). These issues involved the sale of the loan portfolios and collection issues (2.5). Two internal and two external phone calls (1.0).		
06/7/2010 MH	Reviewed	4.50 200.00/hr	900.00
	Read and reviewed 11 emails related to employee issues, review of records and the status of the remaining portfolio (3.0). Analysis of payables and phone call to home office to review items to pay (1.5).		
06/8/2010 MH	Reviewed	7.00	1400.00

	Read and reviewed 7 emails related to issues involving identification of records needed to complete the net winner/ net loser analysis, the combined version of the same report and the four year payment analysis (2.5). Worked with Janis Bosworth and Ivette regarding strategy on finalizing reports (3.5) One internal and two external phone calls (1.0).	200.00/hr	
06/9/2010 MH	Conference with Client	2.50	500.00
	Conference calls with potential bidders for assets (2.5)	200.00/hr	

Lyda Cladek, Inc.		Hrs/Rate	Page 2 Amount
06/11/2010 MH	Phone Calls Phone calls regarding sale of assets (2.0)	2.00 200.00/hr	400.00
06/14/2010 MH	Reviewed Read and reviewed 18 emails related to the case (3.5). These emails included gathering information on adverse actions for Steve Wirth, analyzing bids on the loan portfolio, questions regarding account transactions for LCI, reviewing orders and invoices, analyzing chargeback's on the merchant services accounts to determine if they were proper, reviewing point of sale and seasoned contracts to purchase loans and answering questions related to MMA billing that was submitted for May (.5). One internal and 5 external phone calls (1.0).	5.00 200.00/hr	1,000.00
06/15/2010 MH	Reviewed Received and reviewed payroll for the period, worked on net winner/net loser analysis (3.5). Read and reviewed 15 emails related to payroll issues, status of collections of portfolio, status of bid from Capex on active portfolio and IT issues with LCI (3.0). One external phone call (.5).	7.00 200.00/hr	1,400.00
06/16/2010 MH	Analysis  Reviewed and analyzed asset purchase agreement from Asset Acceptance Corp (1.5). Reviewed and analyzed final bid on loan portfolio from ADA business services (.5). Read and reviewed 6 emails related to issues involving charge backs from BOA merchant services and portfolio bids (1.2). Composed and sent email to Trustee regarding updated on bids for loan portfolios. One internal phone call and seven external phone calls(1.8).	5.00 200.00/hr	1,000.00
06/17/2010 MH	Reviewed  Received and reviewed asset purchase agreement from Capex on active loans (3.0). Read and reviewed 4 emails concerning the adverse action against Bill Lamond, preference analysis and charge backs from merchant services (2.0).One external phone call (.5).	5.50 200.00/hr	1,100.00
06/18/2010 MH	Reviewed Read and reviewed 7 emails related to the case (2.0). The issues involved included a bid from Automotive Capital Corporation on the non-active loans, review of the loan portfolio, potential request for financial information information from the creditor committee regarding and retention of Rob Wilcox as conflict counsel for adverse actions (3.0). Composed and sent 2 emails to Capex regarding recommended changes to purchase contract (.5). Three external phone calls (1.0).	6.50 200.00/hr	1300.00
06/21/2010 MH	Research Research and preparation of financial data based on a request from the Creditor Committee (1.5). Composed and sent 3 emails dealing with purchase contracts to the Trustee and a potential purchaser (.5). Five external phone calls (1.0).	3.00 200.00/hr	600.00

Lyda Cladek, Inc.		Hrs/Rate	Page 3 Amount
06/22/2010 MH	Analysis  Received and analyzed purchase and sale agreement from Capex on active loan accounts (1.0). Received and reviewed sale motion (1.5). Wrote summary of efforts to sell assets and reviewed with Steve Wirth. Completed and sent revised bid comparison sheet to the Trustee (2.0). Received and analyzed final bid on non active accounts from Automotive Capital Corporation (1.5). Completed and sent information requested by Creditor Committee to Tom Imler (1.5). One external phone call(.5).	8.00 200.00/hr	1600.00
06/23/2010 MH	Research  Received follow-up request from Creditor Committee on information required. Worked on compiling the answers to this request (2.0). Research and preparation of reports related to case details with LCI (2.0). Emails and phone calls to Capex regarding status of PSA and timeline to get closed (1.0). Received and reviewed final bid from ADA Business Credit Corp on non-active loans (.5). One internal and six external phone calls (.5).	6.00 200.00/hr	1,200.00
06/24/2010 MH	Reviewed Worked with Tim Crass at Akerman to draft PSA agreements for the purchase of the active and non-active loan portfolio (3.5) Read and reviewed 5 emails related to PSA agreement, loan information and issues with a potential bidder on the loans (1.5). Composed and sent emails to Jack Pitcher and Doug Oakes related to information requested from Automotive Capital Corps revised bid (1.5). Composed and sent email to Tom Imler with information from a second request from the Creditor Committee (1.0). One external phone call (.5).	8.00 200.00/hr	1,600.00
06/25/2010 MH	Research Drafted summary of marketing efforts to sell loan portfolio and read and reviewed the PSA agreements for the purchase of the active and non-active loans (3.0). Read and reviewed 5 emails related to status of charge backs from BOA, motion for conflict counsel, and PSA agreements (1.0). Composed and sent 2 emails to Tim Crass and the Trustee regarding the revised Capex PSA to purchase the active loans of LCI(1.5). One internal phone call ans 5 external phone calls (1.0)	6.50 200.00/hr	1300.00
06/29/2010 MH	Conference  Discussions with buyers of the active and non-active portfolios (2.0). Drafted additional comments to document to prepare for hearing for approval of the motion to sell the active and non-active portfolios (.5). Composed and sent 3 emails to Steven Wirth regarding changes to the motion to sell the active loans (1.0). Composed and sent 3 emails to Automotive Capital Corporation and Doug Oaks regarding information requested and the PSA for the non-active accounts (1.5). Four external phone calls (1.0).	6.00 200.00/hr	1,200.00
06/30/2010 MH	Reviewed Read and reviewed 24 emails concerning the sale of the active and non-active loan portfolio (2.0). Issues involved revisions to the contracts and orders for the sale motions (2.5). Composed and sent 2 emails to Doug Oakes and Seth Meyer regarding(.5). Five external phone calls (1.0).	6.00 200.00/hr	1,200.00
<b>For Professional services rendered</b>		<b>116.00</b>	<b>\$23,200.00</b>

## Additional Charges:

Lyda Cladek, Inc.		Qty/Price	Page 4 Amount
6/1/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
FE	FedEx	1	10.69
	FedEx	10.69	
FE	FedEx	1	15.43
	FedEx	15.43	
6/2/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
FE	FedEx	1	15.43
	FedEx	15.43	
6/3/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
FE	FedEx	1	10.69
	FedEx	10.69	
FE	FedEx	1	15.48
	FedEx	15.48	
FE	FedEx	1	15.43
	FedEx	15.43	
FE	FedEx	1	15.48
	FedEx	15.48	
6/4/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
MH	Travel	1	49.53
	Lunch Meeting	49.53	
MH	Travel	1	52.43
	Purchase of software for Mac to read investor statements.	52.43	
FE	FedEx	1	10.69
	FedEx	10.69	
FE	FedEx	1	12.72
	FedEx	12.72	
6/7/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	

Lyda Cladek, Inc.

		<u>Qty/Price</u>	<u>Page 5 Amount</u>
6/7/2010	FE FedEx	1	12.89
	FedEx	12.89	
6/8/2010	MH Auto Expense	70	35.00
	Mileage	0.50	
	MH Office Expenses	1	96.26
	Office supplies	96.26	
	MH Travel	1	7.41
	Travel-food	7.41	
	FE FedEx	1	12.71
	FedEx	12.71	
	FE FedEx	1	12.89
	FedEx	12.89	
	FE FedEx	1	10.84
	FedEx	10.84	
	FE FedEx	1	13.59
	FedEx	13.59	
6/9/2010	FE FedEx	1	15.64
	FedEx	15.64	
	FE FedEx	1	10.54
	FedEx	10.54	
	FE FedEx	1	10.84
	FedEx	10.84	
	FE FedEx	1	12.89
	FedEx	12.89	
6/11/2010	FE FedEx	1	26.28
	FedEx	26.28	

Lyda Cladek, Inc.

			<u>Qty/Price</u>	<u>Page 6 Amount</u>
6/11/2010	FE	FedEx	1	15.70
		FedEx	15.70	
6/14/2010	FE	FedEx	1	12.89
		FedEx	12.89	
	FE	FedEx	1	15.64
		FedEx	15.64	
	MH	Travel	1	10.59
		Travel - Meal	10.59	
	MH	Auto Expense	70	35.00
		Mileage	0.50	
6/15/2010	FE	FedEx	1	10.84
		FedEx	10.84	
	MH	Auto Expense	70	35.00
		Mileage	0.50	
6/16/2010	FE	FedEx	1	15.64
		FedEx	15.64	
	FE	FedEx	1	17.27
		FedEx	17.27	
	MH	Auto Expense	70	35.00
		Mileage	0.50	
	MH	Travel	1	56.07
		Travel - Meal	56.07	
6/17/2010	FE	FedEx	1	10.84
		FedEx	10.84	
	MH	Auto Expense	70	35.00
		Mileage	0.50	

Lyda Cladek, Inc.			Page 7
		<u>Qty/Price</u>	<u>Amount</u>
6/18/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
	FE FedEx	1	16.72
	FedEx	16.72	
6/21/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
	FE FedEx	1	10.84
	FedEx	10.84	
	FE FedEx	1	10.84
	FedEx	10.84	
	FE FedEx	1	12.89
	FedEx	12.89	
6/22/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
	FE FedEx	1	64.96
	FedEx	64.96	
	FE FedEx	1	10.84
	FedEx	10.84	
6/23/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
	MH Travel	1	10.59
	Travel - Meal	10.59	
	FE FedEx	1	13.55
	FedEx	13.55	
	FE FedEx	1	15.64
	FedEx	15.64	
6/23/2010 FE	FedEx	1	15.70
	FedEx	15.70	
6/24/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	

Lyda Cladek, Inc.		Page 8
		Amount
		Qty/Price
FE	FedEx	1
	FedEx	10.84
6/25/2010 MH	Auto Expense	70
	Mileage	0.50
FE	FedEx	1
	FedEx	12.89
FE	FedEx	1
	Fed Ex	10.84
FE	FedEx	1
	FedEx	10.84
6/28/2010 MH	Auto Expense	70
	Mileage	0.50
FE	FedEx	1
	FedEx	10.84
FE	FedEx	1
	FedEx	15.64
6/29/2010 MH	Auto Expense	110
	Mileage	0.50
MH	Travel	1
	Travel-Meals	5.00
6/30/2010 MMA	Postage, Fax & Xerox	1
	Postage	273.15
MH	Auto Expense	70
	Mileage	0.50
FE	FedEx	1
	FedEx	20.02
<b>Total additional charges</b>		<b><u>\$1,869.89</u></b>
<b>Total amount of this bill</b>		<b><u>\$25,069.89</u></b>
Accounts receivable transactions		
6/22/2010 100 % cost. Check No. 1294		(\$9,522.63)
6/23/2010 80 % fees. Check No. 1293		(\$37,560.00)
<b>Total payments and adjustments</b>		<b><u>(\$47,082.63)</u></b>
Balance due		<b><u>\$34,475.32</u></b>

Michael Moecker Associates, Inc.  
6881 S.W. 196th Ave., Suite 201-04

Ft. Lauderdale, FL 33332

Michael Moecker & Associates, Inc.  
3613 N. 29th Ave. Suite 201-04  
Hollywood, FL 33020

Invoice submitted to:  
Lyda Cladek, Inc.

August 19, 2010

Invoice #10214

		<u>Hrs/Rate</u>	<u>Amount</u>
7/1/2010 MH	Review	7.50 200.00/hr	1,500.00
	Read and reviewed 18 emails concerning the sale of the active and non-active loan portfolio (2.5). Issues involved revisions to the contracts and orders for the sale motions (2.0). Composed and sent 3 emails to the Trustee regarding the Key equipment lease, the broker opinion of value on the property located at 108 Seagrove Main Street and the Cadillac Escalade at Lydia's house (1.0). Composed and sent email to Automotive Capital Corp regarding final agreement (.5). Emails to Tim Crass and Steven Wirth regarding sales (.5). Three external phone calls (1.0).		
7/2/2010 MH	Site Visit	4.00 200.00/hr	800.00
	Read and reviewed 17 emails concerning the sale of the active and non-active loan portfolio, employee issues, review of records and the status of the remaining portfolio (1.0). Issues involved revisions to the contracts and orders for the sale motions (1.0). Worked on budget versus actual for the month of June for LCI operations (1.5). Two external phone calls (.5).		
07/6/2010 MH	Preparation	7.00 200.00/hr	1,400.00
	Worked on budget versus actual for the month of June for LCI operations (3.0). Met with Jack regarding budget (1.5). Read and reviewed 7 emails related to employee issues, review of records and the status of the remaining portfolio (2.0). One external phone call (.5).		
7/7/2010 MH	Analysis	7.00 200.00/hr	1,400.00
	Received and reviewed final version of the net winner/ net loser analysis (1.5). Worked on the report to include the 4 year payment analysis (2.3). Read and reviewed 8 emails concerning issues related to the sale of the loan portfolios and payments to charities by LCI (1.6). Composed and sent email to Steven Wirth regarding information on payments from LCI to charities (.4). Three internal and three external phone calls (1.2).		
7/8/2010 MH	Analysis	4.00 200.00/hr	800.00
	Worked on the combined net winner/ net loser and fraudulent transfer report to determine pursuit of fraudulent transfer claims (1.5). Read and reviewed 7 emails related to the sale of the nonactive loan portfolio and BOA charge backs and payments to charities (1.5). One internal phone call and three external phone calls (1.0).		
7/9/2010 MH	Analysis	7.00 200.00/hr	1,400.00
	Worked on the combined net winner/ net loser and fraudulent transfer report to determine pursuit of fraudulent transfer claims (2.0). Read and reviewed 10 emails related to the BOA charge backs and other issues (2.0). Composed and sent email to FBI regarding information relative to the LCI case (1.0). One internal phone call and five external phone calls (2.0).		

Michael Moecker Associates, Inc.  
6861 S.W. 196th Ave., Suite 201-04

Ft. Lauderdale, FL 33332

		Page 2	
		Hrs/Rate	Amount
7/12/2010	MH Meeting Meet with R. Wilcox regarding preference actions (4.0) Work on reports.	4.00 200.00/hr	800.00
7/13/2010	MH Review Read and reviewed 8 emails related to issues dealing with the proposed sale to Capex, Research and preparation of reports related to case details with LCI and adverse actions against the charities (1.5). Composed and sent 2 emails to Jay Brown detailing the issues with a possible delay of the sale to Capex and answers to questions from Jon Kane regarding LCI and a potential restructure (1.0). Eight external phone calls (1.5).	4.00 200.00/hr	800.00
7/14/2010	MH Meeting Meeting with Jack Pitcher and Alex Newman to discuss strategy on loan portfolio related to the pending sales. Discussions and direction to provide data on information provided to prospective bidders in the sale of the active and non-active accounts (3.0). Sent several emails to Jay Brown in response to requests from Jon Kane regarding efforts to sell LCI's loan portfolio (2.5). One internal phone call and two external phone calls (1.5).	7.50 200.00/hr	1,500.00
7/15/2010	MH Follow up Follow-up discussion with Jack Pitcher regarding current status of sale and strategy on existing portfolio (.5). One internal phone call and two external phone calls (.5).	1.00 200.00/hr	200.00
7/16/2010	MH Review Read and reviewed 12 emails concerning projection from Lydia for restructuring the company, statistics on buy here pay here industry, LCI action against BOA, operational issues and due diligence issues with potential purchasers. (3.5). Discussions with Jack pitcher regarding buy hear pay here statistics and operations (1.5) One external phone call and one external phone call (1.5).	6.50 200.00/hr	1,300.00
7/19/2010	MH Research Research and preparation of reports related to a request for information from the Creditor Committee (4.5). Read and reviewed 17 emails related to creditor committee requests for information, preference actions, information on the active and non-active loan portfolios and requests for information from the FBI (4.0). Two external phone calls (1.5).	10.00 200.00/hr	2,000.00
7/20/2010	MH Research Research and preparation of reports related to a second request for information from the Creditor Committee (1.0). Read and reviewed 18 emails related to creditor committee requests for information, bidding procedures for the portfolio sales, information on the active and non-active loan portfolios and procedures for the review of records at the FBI the next day (2.0). Composed and sent emails to Steven Wirth and the Trustee related to the Creditor Committee request for information (.5). Six internal phone calls and seven external phone calls (2.5).	6.00 200.00/hr	1,200.00
7/21/2010	MH Meeting Go to FBI Office and identify and copy investor record.(7.0)	7.00 200.00/hr	1,400.00
7/22/2010	MH Review Read and reviewed 10 emails related to case issues.(2.5) Reviewed and added comments to outline on bidding procedures (1.5). Produced additional information for the creditor committee (1.5). One internal phone call and six external phone calls (2.0).	7.50 200.00/hr	1,500.00
7/23/2010	MH Review Read and reviewed draft bankruptcy schedules (2.5). Reviewed potential plan for reorganization (1.0) Read and reviewed 8 emails related to preference actions (1.6), . Four external phone calls (.9).	6.00 200.00/hr	1,200.00
<b>For professional services rendered</b>		<b>96.00</b>	<b>\$19,200.00</b>

Michael Moecker Associates, Inc.  
6861 S.W. 196th Ave., Suite 201-04

Ft. Lauderdale, FL 33332

Additional Charges:  
Lyda Cladek, Inc.

		Page 3	
		<u>Qty/Price</u>	<u>Amount</u>
7/1/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
MMA	Fedex	1	12.89
	Fedex	12.89	
7/2/2010 MH	Auto Expense	70	35.00
	Mileage	0.5	
MMA	Fedex	1	10.84
	Fedex	10.84	
MMA	Fedex	1	10.84
	Fedex	10.84	
MMA	Fedex	1	10.84
	Fedex	10.84	
MMA	Fedex	1	12.89
	Fedex	12.89	
MMA	Fedex	1	15.70
	Fedex	15.7	
7/6/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
7/7/2010 MH	Auto Expense	70	35.00
	Mileage	0.5	
MH	Travel	1	5.18
	Travel - Meals	5.18	
MMA	Fedex	1	15.36
	Fedex	15.36	
7/8/2010 MH	Auto Expense	70.00	35.00
	Mileage	35	
MMA	Fedex	1	10.64
	Fedex	10.64	
MMA	Fedex	1	22.74
	Fedex	22.74	
MMA	Fedex	1	10.64
	Fedex	10.64	
MMA	Fedex	1	10.64
	Fedex	10.64	

Michael Moecker Associates, Inc.  
6861 S.W. 196th Ave., Suite 201-04

FL Lauderdale, FL 33332

Lyda Cladek, Inc.

		Page 4
		<u>Qty/Price</u> <u>Amount</u>
7/9/2010	MH Auto Expense	70.00    35.00
	Mileage	35.00
	MH Travel	1.00    11.13
	Travel - Meals	11.13
	MMA Fedex	1.00    12.66
	Fedex	12.66
7/13/2010	MMA Fedex	1.00    10.64
	Fedex	10.64
	MMA Fedex	1.00    15.41
	Fedex	15.41
	MMA Fedex	1.00    12.66
	Fedex	12.66
	MMA Fedex	1.00    10.64
	Fedex	10.64
	MMA Fedex	1.00    12.66
	Fedex	12.66
7/13/2010	MH Auto Expense	70.00    35.00
	Mileage	0.50
7/14/2010	MH Fedex	1.00    16.96
	Fedex	16.96
	MMA Fedex	1.00    15.36
	Fedex	15.36
	MH Auto Expense	70.00    35.00
	Mileage	0.50
	MH Travel	1.00    4.76
	Travel - Meals	4.76
7/15/10	MMA Fedex	1.00    12.66
	Fedex	12.66
	MMA Fedex	1.00    10.64
	Fedex	10.64
	MH Auto Expense	70.00    35.00
	Mileage	0.50
7/16/2010	MH Auto Expense	70.00    35.00
	Mileage	0.50
	MMA Fedex	1.00    10.64
	Fedex	10.64
	MMA Fedex	1.00    12.66
	Fedex	12.66
	MMA Fedex	1.00    12.66
	Fedex	12.66

Michael Moecker Associates, Inc.  
6861 S.W. 196th Ave., Suite 201-04

Ft. Lauderdale, FL 33332

Lyda Cladek, Inc.

		Page 5	
		<u>Qty/Price</u>	<u>Amount</u>
MMA	Fedex	1	12.66
	Fedex	12.66	
MMA	Fedex	1	10.64
	Fedex	10.64	
7/19/10 MH	Auto Expense	70	35.00
	Mileage	0.5	
MH	Travel	1	30.87
	Travel - Meals	30.87	
7/21/2010 MH	Auto Expense	40	20.00
	Mileage	0.50	
MH	Travel	1	77.72
	Travel - Meals	77.72	
MMA	Fedex	1	20.66
	Fedex	20.66	
MMA	Fedex	1	10.64
	Fedex	10.64	
MMA	Fedex	1	12.66
	Fedex	12.66	
MMA	Fedex	1	12.66
	Fedex	12.66	
MMA	Fedex	1	10.64
	Fedex	10.64	
07/22/2010 MH	Auto Expense	70	35.00
	Mileage	0.5	
MMA	Fedex	1	12.66
	Fedex	12.66	
MMA	Fedex	1	15.41
	Fedex	15.41	

Michael Moecker Associates, Inc.  
6861 S.W. 196th Ave., Suite 201-04

Ft. Lauderdale, FL 33332

Lyda Gladek, Inc.

		Page 6	
		<u>Qty/Price</u>	<u>Amount</u>
7/26/2010	MMA Fedex	1	12.66
	Fedex	12.66	
7/27/2010	MMA Fedex	1	15.41
	Fedex	15.41	
	MMA Fedex	1	10.64
	Fedex	10.64	
	MMA Fedex	1	12.66
	Fedex	12.66	
	MMA Fedex	1	10.64
	Fedex	10.64	
7/28/2010	MMA Fedex	1	27.52
	Fedex	27.52	
7/30/2010	MMA Postage, Fax & Xerox	1	25,519.82
	Postage	25,519.82	
	MMA Fedex	1	18.23
	Fedex	18.23	
8/2/2010	MMA Fedex	1	10.59
	Fedex	10.59	
	MMA Fedex	1	12.60
	Fedex	12.6	
	MMA Fedex	1	12.60
	Fedex	12.6	

**Michael Moecker Associates, Inc.**  
 6861 S.W. 196th Ave., Suite 201-04

Ft. Lauderdale, FL 33332

Lyda Cladek, Inc.

		<u>Qty/Price</u>	<u>Page 7 Amount</u>
8/3/2010 MMA	Fedex	1	10.59
	Fedex	10.59	
MMA	Fedex	1	10.59
	Fedex	10.59	
8/4/2010 MMA	Fedex	1	15.29
	Fedex	15.29	
MMA	Fedex	1	10.59
	Fedex	10.59	
<b>Total additional charges</b>			<b>\$26,708.99</b>
<b>Total amount of this bill</b>			<b>\$45,908.99</b>
Accounts receivable transaction			

**Michael Moecker & Associates, Inc.**  
**3613 N. 29th Ave. Suite 201-04**  
**Hollywood, FL 33020**

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Invoice submitted to:  
 Lyda Cladek, Inc.

September 17, 2010

Invoice #10229

		<b>Hrs/Rate</b>	<b>Amount</b>
7/25/2010 MH	Review Review proposed orders and prepare for hearing (2.0)	2.00 200.00/hr	400.00
7/26/2010 MH	Preparation Prepare for hearing (4.0)	4.00 200.00/hr	800.00
7/27/2010 MH	Meeting Meet with attorney (3.0) Attend hearing on motion to approve bidding instructions (1.0)	4.00 200.00/hr	800.00
7/28/10 MH	Emails Emails/Phone calls (2.0)	2.00 200.00/hr	400.00
7/29/2010 MH	Emails Email/Phone calls (2.0)	2.00 200.00/hr	400.00
7/30/2010 MH	Emails Email/Phone Calls (2.0)	2.00 200.00/hr	400.00
8/4/2010 MH	Emails Email/Phone calls (2.0)	2.00 200.00/hr	400.00

Lydia Gladek, Inc.		Page 2	
		Hrs/Rate	
		Amount	
8-9-2010 MH	Review Review feasibility study. Conference call with committee. Prepare for objection (10.0)	10.00 200.00/hr	2,000.00
8/10/2010 MH	Review Review feasibility study. Conference call with committee. Prepare for objection. Oversee operation (11.0)	11.00 200.00/hr	2,200.00
8/11/2010 MH	Review Review feasibility study. Prepare for objection (8.0)	8.00 200.00/hr	1,600.00
8/12/2010 MH	Preparation Prepare for and attend hearing.(12.0)	12.00 200.00/hr	2,400.00
8/13/2010 MH	Meeting  Conducted meeting with all employees to update everyone on the status of the sale and the committee objection hearing the previous day (1.5). Meeting with Jack Pitcher, Alex Newman and Janis Bosworth to discuss direction of the business and strategy to collect remaining portfolio (2.5). Read and reviewed 4 emails concerning actions related to the case (1.5). Four external phone calls (1.5).	7.00 200.00/hr	1,400.00
8/16/2010 MH	Review Read and reviewed 4 emails related to the case (1.5). Preparations and discussions with Alex Newman regarding repossession agents and strategy going forward (3.5). Discussions with Jack Pitcher regarding pending issues and possible opportunities to reduce staff (1.5).	6.50 200.00/hr	1,300.00
08/17/2010 MH	Analysis  Discussions and analysis of reports with Alex Newman and Jack Pitcher regarding negative sales on repossessions and the process LCI uses to determine what potential repossessions are worth prior to taking the vehicle (2.0). Sample audit of vehicles in the portfolio to determine if a potential problem exists with for negative sales (2.0). Review with June and Janice the bills that were paid recently to repo agents and auction companies to determine if a trend exists with negative sales (1.0). Review of accounts for B Reller in relation to sale of non-performing loans (1.5) Read and reviewed 5 emails related to case issues (1.0)	7.50 200.00/hr	1,500.00
08/19/2010 MH	Preparation  Prepare for and attend hearing for sale confirmation, other issues related to potential restructure plan and claims distribution.(4.0) Conference call on sale of non-active loans	4.00 200.00/hr	800.00
08/20/2010 MH	Analysis Worked to Jack Pitcher on operational issues relate to the sale of the non-active loan portfolio (3.5). Met with Janis Bosworth and June Pozetach regarding accounting issues on the sale based on the cut-off date of 8/19/10 (1.5). Read and reviewed 4 emails related to actions and issues in the case (1.0).	6.00 200.00/hr	1,200.00
08/23/2010 MH	Analysis Worked with Jack Pitcher and Janis Bosworth on file audit procedures for identifying all of the non-active files (4.0). Composed and sent email to Seth Meyer of Capex regarding status of active loan portfolio and canceled sale (1.5). One external phone call (1.0).	6.50 200.00/hr	1,300.00

Lydia Cladek, Inc.		Hrs/Rate	Page 3 Amount
8/24/2010 MH	Review  Read and reviewed 20 emails related to case issues including the sale of the non-active accounts and the operational and logistics issues related to that, the Creditor Committee request for information (3.5) Research and preparation of reports related to case details with LCI (3.0). Two external phone calls (1.0).	7.50 200.00/hr	1,500.00
8/25/2010 MH	Review  Available at office for meeting with creditor committee members (3.0). Phone calls and discussions regarding deal to sell non-active loan portfolio (1.0). Read and reviewed 8 emails related to the ongoing file audit, potential meeting with committee members and issues with the sale to ACC (1.5). Four external phone calls (1.0).	6.50 200.00/hr	1,300.00
08/26/2010 MH	Review Read and reviewed 8 emails regarding the file audit and the pending sale of the non-active accounts (2.5). Met with Jack Pitcher and Alex Newman regarding status of repossession accounts, vehicles with pending sales and personnel issues (3.0). Two external phone calls (1.0).	6.50 200.00/hr	1,300.00
08/27/2010 MH	Review Read and reviewed 5 emails related to the sale of accounts, reviewed the missing files report and discussed options for remaining files (1.5). Discussed sale of non-active accounts with purchaser(1.5). Five external phone calls (2.0).	5.00 200.00/hr	1,000.00
08/30/2010 MH	Review Read and reviewed 6 emails related to the sale of accounts, reviewed the missing files report and discussed options for remaining files (2.5). Worked on issues regarding adverse actions (2.5). Four external phone calls (1.5).	6.50 200.00/hr	1,300.00
8/31/2010 MH	Review Read and reviewed 8 emails related to the sale of accounts, reviewed the missing files report and discussed options for remaining files (1.5). Three external phone calls (.5).	2.00 200.00/hr	400.00
<b>For professional services rendered</b>		<b>130.50</b>	<b>\$26,100.00</b>
Additional Charges :			
7/22/2010 MH	Travel Meals	1.00 8.75	8.75
7/27/2010 MH	Travel Meals during hearing	1 66.71	66.71
MH	Auto Expense Mileage	52 0.50	26.00
8/6/2010 MMA	Fedex Fedex	1 10.59	10.59
08/09/2010 MH	Auto Expense Mileage	70 0.50	35.00
MMA	Fedex Fedex	1 13.28	13.28
08/10/2010 MH	Travel Meal	1 33.40	33.40
MH	Auto Expense Mileage	70 0.50	35.00
MMA	Fedex Fedex	1 15.34	15.34
MMA	Fedex Fedex	1 16.17	16.17

Lydia Cladek, Inc.		<u>Hrs/Rate</u>	<u>Page4 Amount</u>
08/11/2010 MMA	Fedex	1	15.29
	Fedex	15.29	
08/12/2010 MH	Auto Expense	52	26.00
	Mileage	0.50	
	MMA	1	10.59
	Fedex	10.59	
08/13/2010 MH	Travel	1	62.70
	Staff meeting lunch	62.7	
	MH	70	35.00
	Mileage	0.50	
	MMA	1	18.03
	Fedex	18.03	
08/16/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
	MMA	1	22.44
	Fedex	22.44	
	MMA	1	21.18
	Fedex	21.18	
08/18/2010 MMA	Fedex	1	18.03
	Fedex	18.03	
08/19/2010 MH	Travel	1	21.83
	Lunch	21.83	
	MH	52	26.00
	Mileage	0.50	
8/20/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
	MMA	1	10.59
	Fedex	10.59	
	MMA	1	10.59
	Fedex	10.59	
08/22/2010 MH	Office Expenses	1	53.54
	Supplies	53.54	
08/23/2010 MH	Auto Expense	70	35.00
	Mileage	0.50	
8/24/2010 MH	Travel	1	5.61
	Travel - food	5.61	
	MH	70	35.00
	Mileage	0.50	

Lydia Cladek, Inc.

		<u>Hrs/Rate</u>	<u>Page 5 Amount</u>
08/25/2010	MH Travel	1	7.41
	Travel - Lunch	7.41	
	MH Auto Expense	70	35.00
	Mileage	0.50	
	MMA Fedex	1	18.03
	Fedex	18.03	
08/26/2010	MH Travel	1	25.56
	Travel - Lunch	25.56	
	MH Auto Expense	70	35.00
	Mileage	0.50	
08/27/2010	MH Auto Expense	70	35.00
	Mileage	0.50	
08/30/2010	MH Auto Expense	70	35.00
	Mileage	0.50	
	MMA Fedex	1	10.59
	Fedex	10.59	
08/31/2010	MMA Postage, Fax & Xerox	1	147.15
	Postage	147.15	
	MH Auto Expense	70	35.00
	Mileage	0.50	
	<b>Total Additional Charges</b>		<b>\$1,141.40</b>
	<b>Total amount of this Bill</b>		<b>\$27,241.40</b>
	<b>Previous balance</b>		<b>\$59,954.42</b>
	<b>Balance Due</b>		<b>\$87,195.82</b>