

Exhibit B
Garden City Group, Inc. Invoice



The Garden City Group, Inc.

105 Maxess Road
Melville, NY 11747
Phone 631-470-5000
Fax 631-470-5100
Toll Free 1-800-327-3664
www.gardencitygroup.com

Hanzman, Criden & Love, P.A.
Kevin Love, Esq.
7301 S.W. 57th Court, Suite 515
South Miami, FL 33143

December 8, 2006

*Answered
Bill*

Re: Mutual Benefits Class Action Settlement

Dear Kevin:

As discussed, enclosed please find GCG's outstanding invoice for services rendered in connection with the above-captioned matter. Specifically, the fees set forth on this invoice relate to the following functions associated with GCG's dissemination of the "Notice of Pendency of Class Action, Proposed Settlement and Fairness Hearing" on September 29, 2005:

- Printing and mailing of notice
- Tracking and processing undeliverables
- Live and automated telephone support for class member inquiries
- System support (i.e. loading data, producing print files, maintaining database)
- Quality assurance (i.e. auditing data loads and print files)
- Project management (i.e. Vice President, Director and Senior Project Manager overseeing entire case, including interfacing with MBC Receiver's counsel and staff, GCG staff and other interested parties; overseeing call center operations; overseeing systems and database management)

As all of the work covered by this invoice was performed over a year ago, we are eager to receive payment. Anything you can do to get this taken care for us would be greatly appreciated. I am also enclosing a copy of GCG's wiring instructions in order to facilitate payment as quickly as possible.

Should you have any questions, please do not hesitate to contact me.

Regards,

Marcia A. Gomez
Marcia A. Gomez
Senior Project Manager

Encls.



The Garden City Group, Inc.

Invoice No. 02891

December 13, 2005

Hanzman & Criden, P.A.
Attn: Kevin Love, Esq.
220 Alhambra Circle, Suite 400
Coral Gables, FL 33134

In connection with the Mutual Benefits – Class Action
Securities Litigation for the period: September 14, 2005
(Inception) through November 30, 2005

Professional Fees:

Dissemination of Notice and Proof of Claim Form

Printing of 6 pg. English and Spanish Notice, 38,100 @ \$0.53 each	\$20,193.00
Process Undeliverables, 2,513 @ \$0.25 each	628.25

Contact Services

Initial setup and design	2,500.00
Automated responses (IVR), 19,930.78 mins. @ \$0.49 per min.	9,766.08
Live Operator for transcriptions of recorded messages, 1,822.64 mins. @ \$0.95 per min.	1,731.51
Monthly maintenance charge, 2 mos. @\$100.00 per mo.	200.00

Quality Assurance

3.0 hrs.	255.00
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System Support

24.3 hrs.	4,670.00
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Project Management

56.6 hrs.	<u>6,961.42</u>
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Total fees	\$46,905.26
<u>Project Expenses (see Exhibit A)</u>	<u>19,387.72</u>
Sub total	66,292.98
<u>Less Advance Payment Received</u>	<u>(19,000.00)</u>
Total due	<u>\$47,292.98</u>

Exhibit A

MUTUAL BENEFITS – CLASS ACTION SECURITIES LITIGATION

Project Expenses

For the period: September 14, 2005 (Inception) through November 30, 2005

Postage	\$17,700.36
NCOA search	95.00
Federal Express	166.62
Translations charges	520.00
PACER charges	2.40
P. O. box rental	750.00
Copies	141.45
Telephone line charges	1.39
Storage	<u>10.50</u>
Total	<u>\$19,387.72</u>

PLEASE REMIT TO: The Garden City Group, Inc.
105 Maxess Road
Melville, NY 11747

**Wire Instructions for Money Transfers to
The Garden City Group, Inc.**

Account Name	The Garden City Group, Inc. Operating A/C
Account Number	1500237410
Bank Name & Address	Signature Bank 1225 Franklin Avenue Garden City, NY 11530
ABA Number	026013576