

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

Case No.: 04-60573-CIV-MORENO

IN RE:

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

vs.

MUTUAL BENEFITS CORP.,
JOEL STEINGER a/k/a JOEL
STEINER, LESLIE STEINGER
a/k/a LESLIE STEINER and
PETER LOMBARDI,

Defendants,

and

VIATICAL BENEFACTORS, LLC,
VIATICAL SERVICES, INC.,
KENSINGTON MANAGEMENT, INC.
RAINY CONSULTING CORP.,
TWIN GROVES INVESTMENTS, INC.,
P.J.L. CONSULTING, INC.,
SKS CONSULTING, INC., and
CAMDEN CONSULTING, INC.

Relief Defendants.

**SIXTEENTH INTERIM APPLICATION FOR COMPENSATION OF FEES
AND COSTS OF ACCOUNTANTS FOR RECEIVER**

**Pursuant to Court Order, any objections to this Application
must be filed on or before ten days from the date of service
indicated on the Certificate of Service attached hereto.**

Berkowitz Dick Pollack & Brant, Certified Public Accountants and Consultants,
LLP ("BDPB"), accountant to Roberto Martínez, court-appointed receiver (the
"Receiver") of Mutual Benefits Corp. ("MBC"), Viatical Benefactors, LLC ("VBLLC") and

Viatical Services, Inc. ("VSI"), (collectively the "Receivership Entities"), hereby requests the Court to enter an order authorizing the Receiver to pay the reasonable accountant's fees and costs incurred by BDPB for the three-month period, from April 1, 2008 through April 30, 2008, inclusive from the receivership estate, and in support thereof states the following.

By this Sixteenth Interim Application, BDPB requests compensation for services rendered April 1, 2008 through April 30, 2008 (the "Application Period") in the amount of \$155,401.88 for fees and \$0.00 for expenses to be paid by the Receivership Entities. This fee application includes fees of approximately \$69,000.00 incurred by BDPB's information technology professionals in connection with the design, development, testing, implementation and documentation of a Premium Billing and Tracking System, created to enable VSI to allocate the billing of administrative fees and policy premiums to investors, track the collection of these fees and premiums, and reallocate fees and premiums among investors as required. Creating this system has required the continued development and programming of the following:

- (a) a database module used to merge policy information (maintained by VSI pre-receivership) and investor information (maintained by MBC pre-receivership), identify all investor interests on each policy, and create a case file that identifies all relevant policy and investor data;
- (b) a billing module used to create invoices and bill each investor for the VSI administrative fee required to service policy interests;
- (c) auditing modules used by VSI to verify all investor and policy data maintained in the premium billing and tracking process;
- (d) a cash receipts module used to track the billing of investors and receipt of administrative fees remitted by investors;

- (e) a billing module used to create invoices and bill each investor for their pro-rata portion of insurance premiums payable on each policy.
- (f) a cash receipts module used to track the billing of investors, the receipt of premium payments remitted by investors, and the allocation of premium payments to insurance companies for future amounts due to the Receiver for reimbursement of prior premium payments made by the Receiver on behalf of investors;
- (g) an express mail module used to generate mailing invoices and coordinate the shipment of correspondence to overseas investors between VSI and third party carriers;
- (h) an investor policy interest reallocation module used to determine the premium shortfall for each policy, identify the remaining investors on the policy, and reallocate the premium shortfall to the remaining investors based on their pro-rata ownership interest;
- (i) a billing module used to create shortfall notices and bill remaining investors on a policy for their pro-rata share of the premium shortfall;
- (j) a cash receipts module used to track the shortfall noticing of investors, the receipt of shortfall payments remitted by investors, the identification of excess shortfall funds received and the identification of refunds due investors to return excess shortfall funds;
- (k) sub-modules used to make changes to investor / policy data;
- (l) security / user rights module used to grant / limit access of various PBTS modules to individual users based on management authorization;
- (m) an import / export module used to export data directly from the PBTS to VSI's MAS 200 financial accounting system;
- (n) an archiving module used to store and access all invoices / notices sent by VSI to investors;
- (o) a policy servicing module used by VSI's customer service representatives to access investor / policy information in order to respond to investor inquiries;
- (p) a premium payment module that assists VSI with the identification and payment of premiums due on policies; and

- (q) reports used by management to monitor and track all policy and investor activity.

This work continues to represent a significant additional expenditure of time by BDPB in order to create the necessary framework for the disposition process going forward and for VSI to be able to continue to function after the Receivership is concluded. This request reflects the application of a ten percent (10%) discount to our standard rates for all professionals and paraprofessionals working on this matter totaling \$17,266.

DESCRIPTION OF SERVICES

During the Application Period, BDPB has rendered extensive and necessary services for and on behalf of the receivership estate. BDPB was particularly involved in assisting the Receiver with the implementation of this Court's Disposition Order, which continues to require BDPB's assistance with the design of information systems to administer the billing, collection and payment of insurance premiums. In addition, BDPB rendered the following services:

- a) the analysis and preparation of death benefits for distribution to investors;
- b) posting of journal entries in accounting system, reconciling of books and records to bank accounts, reconciliation of policy / investor data between Premium Billing and Tracking System and financial accounting system, selecting and printing of checks, payment of bills for Receivership entities;
- c) analysis of tax issues and impacting Receivership entities and preparation of tax forms distributed to investors receiving death benefits;

- d) analysis relating to issues impacting claims process; and
- e) providing regular and ongoing advice and assistance to Receiver, counsel to Receiver and management of Receivership entities in connection with numerous other issues that impact this Receivership.

COMPENSATION:

The determination of fees to be awarded is largely within the discretion of the trial court. *Monaghan v. Hill*, 140 F.2d 31 (9th Cir. 1944). This discretion is, however, predicated on the assumption that careful consideration is given to all evidence of the value of the accountants' services in the light of the factors relevant to a determination. These factors are set forth in *In re Gypsum Cases*, 386 F.Supp. 959 (N.D. Cal. 1974) and *In re Norman v. Housing Authority of City of Montgomery*, 836 F.2d 1292 (11th Cir. 1988), as follows: (1) the time and labor properly employed in the servicing of the case; (2) the quality of services rendered; (3) the scope of the activity and conspiracy under attack; (4) the financial risk involved; (5) the magnitude, complexity and novelty of the issues involved; (6) the beneficial results obtained; and (6) the degree to which, if any, efforts were supported by prior governmental action. BDPB requests the Court to consider these factors in determining reasonable compensation for the services rendered to date by BDPB, as summarized below:

a. Time and Labor Required - The exhibits attached to this application include: The Summary of Fourteenth Interim Application for Compensation of Fees and Costs of Accountants for the Receiver (Exhibit 1); Summary of Professional and Paraprofessional Time (Exhibit 2); Summary of Professional and Paraprofessional Time

by Activity Code Category (Exhibit 3) and Detail of Professional and Paraprofessional Time by Activity Code Category (Exhibit 4).

b. Novelty and Difficulty of Services and Skills Requisite to the Accounting.

The issues presented in this case are novel given the size of the Receivership entities, the difficulty of dealing with the records and the unique nature of the Receivership Entities' businesses. Additionally, certain key accounting staff left the employ of MBC prior to or in connection with the appointment of the Receiver, and were not available to assist the Receiver during this application period.

The extensive experience and capabilities of the professionals involved with this case possess the accounting, financial analysis, tax and consultation skills required for the successful completion of the objectives of the Receiver.

c. The Skill Requisite to Perform the Services Properly. BDPB has staffed the engagement with personnel experienced in accounting, auditing, financial analysis, reporting and disclosure, tax compliance and information technology.

d. The Preclusion of Other Employment by the Professional Due to Acceptance of this Case. BDPB has not been precluded from any other employment due to the acceptance of this case.

e. The Customary Fee. The customary fee for services of the type rendered herein -- BDPB charges commercial clients on one or more of the following criteria: reasonable fee for services rendered, hourly charges, or fixed fee. To the extent hourly charges are relevant, BDPB commands from commercial clients hourly rates ranging from \$95 an hour to \$420 per hour depending on the level of professional skill required.

f. Whether the Fee is Fixed or Contingent. The fee is contingent inasmuch as the Receiver relies upon a Court Order approving the fee. BDPB has not entered into any agreement to fix a fee.

g. Time Limitations Imposed by the Client or Other Circumstances. BDPB was directed to commence work by the Receiver on May 4, 2004 to assist the Receiver as forensic accountants with respect to any and all litigation consulting services, investigatory accounting services, forecasts, advise on the accounting aspects of litigation matters, tax considerations, valuations and other services as required.

h. The Amount Involved and the Results Obtained - The above summary, together with exhibits, details the time, nature and extent of the professional services rendered by BDPB for the benefit of the investors and creditors.

i. The Experience, Reputation, and Ability of the Professional. BDPB is an established accounting firm comprised of thirteen directors and over 100 personnel. Its professionals and staff working on this case are experienced in matters of this kind.

j. Undesirability of Case. This case is not undesirable. BDPB is privileged to have the opportunity to serve the Receiver and appear before the Court in this proceeding.

k. Nature and Length of Professional Relationship With Client. BDPB's relationship with the Receiver began on May 4, 2004.

l. Awards in Similar Cases. The amount requested by BDPB is reasonable in terms of awards in cases of similar magnitude and complexity. The compensation which BDPB requests comports with the mandate of the Bankruptcy Code, which directs that services be evaluated in light of comparable services performed in non-bankruptcy cases in the community. Considering the results obtained thus far, this fee

request is appropriate. Likewise, as with all major accounting firms, BDPB's overhead expenses are substantial. Much of the fee, which the Court awards BDPB, will merely defray such significant overhead expenses already incurred and paid during the pendency of this case.

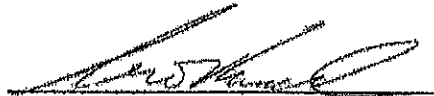
k. Government Support - Although the SEC investigated and filed the initial pleadings in this case, BDPB has assisted the Receiver to secure and protect the assets of the Receivership Entities and investigate the operations of the Receivership Entities through investigation and analysis.

CONCLUSION

The Applicant respectfully requests that this Court authorize the Receiver to compensate BDPB for their accountants' fees for reasonable and necessary services rendered during the Application Period in the amount of \$155,401.88 to be paid by the estate of the Receivership Entities.

Respectfully submitted,

Berkowitz Dick Pollack & Brant
Certified Public Accountants and Consultants, LLP
Accountants for the Receiver
200 South Biscayne Boulevard, Sixth Floor
Miami, FL 33131
Tel: (305) 379-7000 Fax: (305) 379-8200



Scott M. Bouchner

Case No. 04-60573 CIV-MORBNO

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 16th day of October, 2008, I electronically filed the foregoing document with the Clerk of the Court using CM/ECF. I also certify that the foregoing document is being served this day on all counsel of record or pro se parties identified on the attached Service List in the manner specified, either via transmission of Notices of Electronic Filing generated by CM/ECF or in some other authorized manner for those counsel of parties who are not authorized to receive electronically Notices of Electronic Filing.

s/Curtis B. Miner
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Counsel for Receiver Roberto Martinez

SERVICE LIST OF RECEIVER

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<p>John W. Kellogg Moye White LLP 16 Market Square, 6th FL 1400 16th Street Denver, C O 80202 <i>Counsel Friedlob Sanderson Paulson & Tourillott, LLC</i></p>		

EXHIBIT 1

EXHIBIT 1

**SUMMARY OF SIXTEENTH INTERIM APPLICATION
FOR COMPENSATION OF FEES AND COSTS OF
BERKOWITZ DICK POLLACK & BRANT**

1	Name of applicant	Berkowitz Dick Pollack & Brant Certified Public Accountants & Consultants, LLP
2	Role of applicant	Accountants for Receiver
3	Name of certifying professional	Scott Bouchner
4	Date Receiver appointed	May 4, 2004
5	Date of application for employment	May 26, 2004
6	Date of Order approving employment	June 3, 2004
7	Dates of services rendered	April 1, 2008 through April 30, 2008
8	Total Fees requested for this period	\$ 155,401.88
9	Total expenses requested for this period	\$ -
10	Total fees and expenses requested to be awarded	\$ 155,401.88

HISTORY OF FEE APPLICATIONS

Application Number	Application Period	Date Submitted	Amount Requested	Amount Awarded	Date Awarded
1	05/04/04 - 06/18/04	07/02/04	\$ 228,589.43	\$ 228,589.43	10/22/04
2	06/18/04 - 09/30/04	12/15/04	\$ 193,806.45	\$ 193,806.45	06/01/05
3	10/01/04 - 01/31/05	03/16/05	\$ 266,723.10	\$ 266,723.10	06/01/05
4	02/01/05 - 05/31/05	07/20/05	\$ 201,553.00	\$ 180,107.00	08/18/05
5	06/01/05 - 09/30/05	11/04/05	\$ 168,136.20	\$ 120,000.00	01/10/06
6	10/01/05 - 12/31/05	03/09/06	\$ 177,969.25	\$ 150,000.00	03/26/06
7	01/01/06 - 09/30/06	10/25/06	\$ 563,457.83	\$ 490,000.00	02/21/07
8	10/01/06 - 12/31/06	03/22/07	\$ 251,193.98	\$ 250,000.00	05/07/07
9	01/01/07 - 05/31/07	07/06/07	\$ 659,815.88	\$ 500,000.00	09/04/07
10	06/01/07 - 09/30/07	11/06/07	\$ 498,807.00	\$ 300,000.00	01/08/08
11	10/01/07 - 11/30/07	03/14/08	\$ 240,319.13	\$ 200,000.00	08/27/08
12	12/01/07 - 12/31/07	05/14/08	\$ 101,080.13	\$ 100,000.00	08/27/08
13	01/01/08 - 01/31/08	06/03/08	\$ 158,592.38	\$ 150,000.00	08/27/08
14	02/01/08 - 02/29/08	07/03/08	\$ 144,219.38	\$ 120,000.00	08/27/08
15	03/01/08 - 03/31/08	07/28/08	\$ 134,784.68	\$ 100,000.00	08/27/08
TOTAL			\$ 3,989,047.82	\$ 3,349,225.98	

EXHIBIT 2

Case No. 04-60573-Civ-Moreno

**SUMMARY OF PROFESSIONAL AND PARAPROFESSIONAL TIME
FROM APRIL 1, 2008 THROUGH APRIL 30, 2008
EXHIBIT 2**

Name	Director, Associate Or Paraprofessional	Total Hours	Standard Hourly Rate	Agreed-Upon Hourly Rate	Discounted Fee
Jeffrey Mutnik	Director	0.30	\$400.00	\$360.00	\$108.00
Scott Bouchner	Director	22.75	\$395.00	\$355.50	\$8,087.63
Andreea Cloara	Associate	1.50	\$300.00	\$270.00	\$405.00
Joe Schirra	Associate	150.00	\$265.00	\$238.50	\$35,775.00
Juan Bernal	Associate	39.00	\$175.00	\$157.50	\$6,142.50
Gregory Brogna	Associate	117.25	\$175.00	\$157.50	\$18,466.88
Aaron Smith	Associate	193.25	\$175.00	\$157.50	\$30,436.88
Roger Vizcaino	Associate	87.00	\$175.00	\$157.50	\$13,702.50
Jose Cuneo	Associate	143.75	\$150.00	\$135.00	\$19,406.25
Susan DiNardo	Associate	141.25	\$150.00	\$135.00	\$19,068.75
Dustin Grizzle	Associate	32.50	\$130.00	\$117.00	\$3,802.50
TOTAL		<u>928.55</u>			<u>\$155,401.88</u>

EXHIBIT 3

**SUMMARY OF PROFESSIONAL AND PARAPROFESSIONAL TIME
 BY ACTIVITY CODE CATEGORY
 FROM APRIL 1, 2008 THROUGH APRIL 30, 2008
 EXHIBIT 3**

Name	Director or Associate	Hours	Agreed-Upon Hourly Rate	Discounted Fee
Accounting Assistance				
Susan DiNardo	Associate	141.25	\$135.00	\$19,068.75
Susan DiNardo	Associate	32.50	\$117.00	\$3,802.50
Jose Cuneo	Associate	143.75	\$135.00	\$19,406.25
Accounting Assistance Total		<u>317.50</u>		<u>\$42,277.50</u>
Information Technology				
Gregory Brogna	Associate	117.26	\$157.50	\$18,466.88
Aaron Smith	Associate	193.25	\$157.50	\$30,436.88
Juan Bernal	Associate	39.00	\$157.50	\$6,142.50
Roger Vizcaino	Associate	87.00	\$157.50	\$13,702.50
Information Technology Total		<u>436.50</u>		<u>\$68,748.75</u>
Receivership Operations				
Scott Bouchner	Director	21.25	\$355.50	\$7,554.38
Joe Schirra	Associate	150.00	\$238.50	\$35,775.00
Receivership Operations Total		<u>171.25</u>		<u>\$43,329.38</u>
Tax Issues				
Jeffrey Mutnik	Director	0.30	\$360.00	\$108.00
Scott Bouchner	Director	1.50	\$355.50	\$533.25
Andreea Cloara	Associate	1.50	\$270.00	\$405.00
Tax Issues Total		<u>3.30</u>		<u>\$1,046.25</u>
Grand Total		<u>928.55</u>		<u>\$155,401.88</u>

EXHIBIT 4

DETAIL OF PROFESSIONAL AND PARAPROFESSIONAL TIME BY ACTIVITY CODE CATEGORY
FROM APRIL 1, 2008 THROUGH APRIL 30, 2008
 Exhibit 4

Name	Date	Standard Rate	Agreed-Upon Hourly Rate	Hours	Discounted Fee	Time Description
Accounting Assistance						
Susan DiNardo	4/1/2008	150.00	135.00	8.00	1,080.00	Cut refund checks. Cut checks for operating expenses and make journal entries. Worked on next batch of refund checks by entering new vendors. Create accounts receivable / accounts payable linking and posting of interest. Made changes to a Crystal reports.
Susan DiNardo	4/2/2008	150.00	135.00	8.50	1,147.50	Cut refund checks. Worked on next batch of refund checks by entering vendors, accounts receivable / accounts payable linking and posting of interest. Cut last batch of refund checks for oversubscribed shortfall payments. Exported invoices, investors and cash receipts from Premium Billing and Tracking System.
Jose Cuneo	4/3/2008	150.00	135.00	8.50	1,147.50	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/3/2008	150.00	135.00	8.75	1,181.25	Imported invoices. Meeting involving management and information technology group regarding claim forms for Garden City database. Attend meeting with management regarding reconciling general ledger accounts due to insurance companies and Receiver
Jose Cuneo	4/4/2008	150.00	135.00	8.25	1,113.75	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/4/2008	150.00	135.00	8.00	1,080.00	Worked on Bank Reconciliations. Cut checks for operating expenses. Assist with reconciliation of general ledger accounts
Jose Cuneo	4/7/2008	150.00	135.00	8.50	1,147.50	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/7/2008	150.00	135.00	8.00	1,080.00	Fixed employee's crystal report for agent reporting. Worked on bank reconciliations. Cut checks for operating expenses.
Jose Cuneo	4/8/2008	150.00	135.00	8.25	1,113.75	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/8/2008	150.00	135.00	8.00	1,080.00	Prepared bank reconciliations. Reconcile shortfall notices from Premium Billing and Tracking System to MAS 200 Accounting System for refund checks.
Jose Cuneo	4/9/2008	150.00	135.00	8.25	1,113.75	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Jose Cuneo	4/10/2008	150.00	135.00	9.00	1,215.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/10/2008	150.00	135.00	6.50	877.50	Import Cash receipts. Reconcile shortfall notices from Premium Billing and Tracking System to MAS 200 Accounting System for refund checks.
Susan DiNardo	4/11/2008	150.00	135.00	8.00	1,080.00	Import cash receipts and invoices. Cut vendor checks for operating expenses and post cash receipts.

DETAIL OF PROFESSIONAL AND PARAPROFESSIONAL TIME BY ACTIVITY CODE CATEGORY
FROM APRIL 1, 2008 THROUGH APRIL 30, 2008

Exhibit 4

Name	Date	Standard Rate	Agreed-Upon Hourly Rate	Hours	Discounted Fee	Time Description
Jose Cuneo	4/14/2008	150.00	135.00	9.25	1,248.75	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/14/2008	150.00	135.00	8.00	1,080.00	Cash receipts imports - Prepare bank reconciliations.
Jose Cuneo	4/15/2008	150.00	135.00	8.25	1,113.75	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/15/2008	150.00	135.00	5.00	675.00	Enter Journal entries. Process bank reconciliation for Acheron acct. Continue to import cash receipts into general ledger.
Jose Cuneo	4/16/2008	150.00	135.00	8.50	1,147.50	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/16/2008	150.00	135.00	8.00	1,080.00	Meeting to discuss project status. Assisted with reconciliation of general ledger accounts for premium shortfall process. Started to retrieve information for the next batch of refund checks on oversubscribed shortfall payments.
Jose Cuneo	4/17/2008	150.00	135.00	8.25	1,113.75	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Jose Cuneo	4/18/2008	150.00	135.00	8.00	1,080.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Jose Cuneo	4/21/2008	150.00	135.00	9.50	1,282.50	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/21/2008	150.00	135.00	8.50	1,147.50	Processed refund checks related to oversubscription by investors of shortfall amounts. Cut vendor checks for operating expenses. Imported cash receipts. Performed reconciled of specific policies.
Dustin Grizzle	4/22/2008	130.00	117.00	8.00	936.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Jose Cuneo	4/22/2008	150.00	135.00	2.00	270.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/22/2008	150.00	135.00	8.00	1,080.00	Processed refund checks related to oversubscription by investors of shortfall amounts. Imported cash receipts.
Dustin Grizzle	4/23/2008	130.00	117.00	7.00	819.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.

**DETAIL OF PROFESSIONAL AND PARAPROFESSIONAL TIME BY ACTIVITY CODE CATEGORY
FROM APRIL 1, 2008 THROUGH APRIL 30, 2008**

Exhibit 4

Name	Date	Standard Rate	Agreed-Upon Hourly Rate	Hours	Discounted Fee	Time Description
Jose Cuneo	4/23/2008	150.00	135.00	9.25	1,248.75	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/23/2008	150.00	135.00	8.00	1,080.00	Import cash receipts Reconcile policy invoices in MAS200. Cut refund checks in connection with oversubscriptions by investors of shortfall amounts.
Dustin Grizzle	4/24/2008	130.00	117.00	9.50	1,111.50	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Jose Cuneo	4/24/2008	150.00	135.00	8.00	1,080.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/24/2008	150.00	135.00	8.00	1,080.00	Started Bank reconciliations for March. Post some adjustment in MAS200 for policy invoices
Dustin Grizzle	4/25/2008	130.00	117.00	8.00	936.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Jose Cuneo	4/25/2008	150.00	135.00	8.00	1,080.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/25/2008	150.00	135.00	8.00	1,080.00	Continued to work on March bank reconciliations. Cut vendor checks for payment of operating expenses.
Jose Cuneo	4/29/2008	150.00	135.00	8.00	810.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/29/2008	150.00	135.00	8.00	1,080.00	Correct policy information that was not imported into MAS 200 Accounting System from Premium Billing and Tracking System database
Jose Cuneo	4/30/2008	150.00	135.00	8.00	1,080.00	Detailed analysis and reconciliation of general ledger, cash receipt, and Premium Billing and Tracking system data to verify premium funds owed to insurance companies, investors and the Receivership for reimbursement of premiums paid on behalf of investors.
Susan DiNardo	4/30/2008	150.00	135.00	8.00	1,080.00	Cut death benefit checks for investors. Gather data from policy shortfall notices in connection with the issuance of refund checks due to the oversubscription by investors of shortfall amounts.
Total: Accounting Assistance				317.50	42,277.50	

Information Technology

Aaron Smith	4/1/2008	175.00	157.50	9.50	1,496.25	Modify Ed/Audit module to display email field. Modifications to Cash Receipt Audit Module - Worked with VSI employee to verify that module displayed all pertinent information. Design SQL queries to select batch dates left to audit. Modify Investor Address Wizard to include investors email address.
Gregory Brogna	4/1/2008	175.00	157.50	7.00	1,102.50	Process reinstatement requests. Researched a way to make a store procedure call an DTS Package. Converted the SQL2000 DTS Package to SQL2005. Updated 2008 and Import package. Troubleshoot conversion; re: issues with sorting records.

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FROM APRIL 1, 2008 THROUGH APRIL 30, 2008
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Name	Date	Standard Rate	Agreed-Upon Hourly Rate	Hours	Discounted Fee	Time Description
Juan Bernal	4/1/2008	175.00	157.50	3.00	472.50	Worked on extending policy block to policy edit. Secured edit policy and edit investor fields.
Aaron Smith	4/2/2008	175.00	157.50	11.50	1,811.25	Move/Upgrade of Premium Billing and Tracking System including moving Premium Billing and Tracking System/Premium Billing and Tracking System 1.5 Databases to SQL 2005, moving Premium Billing and Tracking System 1.5 Website to new Premium Billing and Tracking System Server, move/modify reports to connect to new server.
Gregory Brogna	4/2/2008	175.00	157.50	7.50	1,181.25	Completed work on DTS. Programming of insert Query into Package instead of linking to it. Prepared additional cash export - modified and tested programming.
Juan Bernal	4/2/2008	175.00	157.50	2.00	315.00	Provide support to VSI employees, regarding cash receipts.
Aaron Smith	4/3/2008	175.00	157.50	7.75	1,220.63	Modify Federal Express Query/Process to use new SQL 2005 functionality to improve procedure and automate process.
Gregory Brogna	4/3/2008	175.00	157.50	7.00	1,102.50	Meeting with management. Began work on claims process. Retrieved and manipulated data from four sources into one consolidated report.
Juan Bernal	4/3/2008	175.00	157.50	2.00	315.00	Worked with VSI employees on transfers and security profile, assisted with errors on printing reports and responded to policy-database questions regarding forms.
Roger Vizcaino	4/3/2008	175.00	157.50	6.00	945.00	Programming of Premium Billing and Tracking System - Update functionality of policy database.
Aaron Smith	4/4/2008	175.00	157.50	7.25	1,141.88	Modifications to Cash Receipt Audit Report. Configure database backup. Make Financial Summary report changes for VSI employee to include reinstatement information.
Gregory Brogna	4/4/2008	175.00	157.50	7.00	1,102.50	Development of claims process. Creation of queries from Premium Billing and Tracking System, Garden City database and MAS200 financial accounting system.
Juan Bernal	4/4/2008	175.00	157.50	3.00	472.50	Designed the process for programming of screen to audit and reverse payments inserted in system. First receive new one and then void and adjust old one
Roger Vizcaino	4/4/2008	175.00	157.50	4.00	630.00	Programming of Premium Billing and Tracking System - Update functionality of policy database.
Aaron Smith	4/7/2008	175.00	157.50	8.00	1,260.00	Modifications to Cash Receipt Audit Process - in lieu of editing a Cash Receipt, the system voids the incorrect payment and applies a new payment. Modified reminder notices query for improved performance.
Gregory Brogna	4/7/2008	175.00	157.50	7.00	1,102.50	Development and modifications to claims process. Combined three queries in to one with Ublon. Troubleshooting of issues regarding conversion of data types. Streamlined export of data from MAS200 accounting system to Premium Billing and Tracking System. Troubleshooting issues regarding exporting of duplicate records.
Juan Bernal	4/7/2008	175.00	157.50	3.00	472.50	Designed the process development of screen to audit and reverse payments inserted in system. First receive new one and then void and adjust old one.
Roger Vizcaino	4/7/2008	175.00	157.50	4.00	630.00	Programming of Premium Billing and Tracking System - Update functionality of policy database.
Aaron Smith	4/8/2008	175.00	157.50	8.00	1,260.00	Meeting with management re: investor claims process. Updated queries to incorporate MAS 200 Accounting System data into other claims process queries.
Gregory Brogna	4/8/2008	175.00	157.50	8.50	1,023.75	Modifications to claims process. Prepare master queries.
Juan Bernal	4/8/2008	175.00	157.50	3.00	472.50	Review payment system and testing with VSI employees. Provided instructions regarding programming required for pending modifications
Roger Vizcaino	4/8/2008	175.00	157.50	4.00	630.00	Programming of Premium Billing and Tracking System - Update functionality of policy database.

DETAIL OF PROFESSIONAL AND PARAPROFESSIONAL TIME BY ACTIVITY CODE CATEGORY
 FROM APRIL 1, 2008 THROUGH APRIL 30, 2008

Exhibit 4

Name	Date	Standard Rate	Agreed-Upon Hourly Rate	Hours	Discounted Fee	Time Description
Aaron Smith	4/9/2008	175.00	157.50	10.25	1,614.38	Preparation for auction meeting. Modification of auction table and queries to include coverage date range. Attend auction meeting with LSI representatives, management and information technology team. Creation of auction report to provide information to Auction Group
Gregory Brogna	4/9/2008	175.00	157.50	6.00	945.00	Continued development and modifications to claims process. Building criteria; researching consistency with Data, and identifying data not included in Premium Billing and Tracking System. Discussions with management regarding the removal of data from Premium Billing and Tracking System.
Juan Bernal	4/9/2008	175.00	157.50	2.00	315.00	Incorporated trade creditors into database queries. Final corrections on audit module. Training VSI staff.
Roger Vizcaino	4/9/2008	175.00	157.50	4.00	630.00	Programming of Premium Billing and Tracking System - Update functionality of policy database.
Aaron Smith	4/10/2008	175.00	157.50	8.50	1,338.75	Modify address query in MAS 200 Accounting System for claims process. Claims process data dump to Excel for management to review. Prepare administrative fee and premium billing report / billing schedule report modifications to only include backlog
Gregory Brogna	4/10/2008	175.00	157.50	7.00	1,102.50	Preparation of management reports. Discussions with management regarding the clean up of data and refinement of criteria. Review and analysis of Premium Billing and Tracking System data
Juan Bernal	4/10/2008	175.00	157.50	3.00	472.50	Modifications to system in connection with adding printing tabs to Policy Staff Database.
Roger Vizcaino	4/10/2008	175.00	157.50	7.00	1,102.50	Programming of Premium Billing and Tracking System - Update functionality of policy database.
Aaron Smith	4/11/2008	175.00	157.50	8.25	1,299.38	Revisit claims process criteria. Spoke to management regarding criteria. Modifications to claims process views.
Gregory Brogna	4/11/2008	175.00	157.50	6.00	945.00	Continued development and modifications to claims process - continued working with employee on claims reports and refinement of data set to verify accuracy.
Juan Bernal	4/11/2008	175.00	157.50	3.00	472.50	Modifications to system in connection with adding printing tabs to Policy Staff Database.
Roger Vizcaino	4/11/2008	175.00	157.50	5.00	787.50	Programming of Premium Billing and Tracking System - Update functionality of policy database.
Aaron Smith	4/14/2008	175.00	157.50	7.00	1,102.50	Import Tables for claims process including email address from contact relationship management system. Create Crystal Report to export claims information into Microsoft Excel. Setup file transfer protocol (FTP) site for Garden City access. Meeting with management and information technology team re: concerns using Microsoft Access databases and database modifications.
Gregory Brogna	4/14/2008	175.00	157.50	6.00	945.00	Assisted in the preparation of final claims report and transmitted it to Garden City.
Juan Bernal	4/14/2008	175.00	157.50	2.00	315.00	Modifications to system in connection with adding printing tabs to Policy Staff Database.
Aaron Smith	4/15/2008	175.00	157.50	8.25	1,299.38	Complete claims process data with management. Export Of data to Microsoft Excel. File transfer protocol (FTP) data to Garden City. Assisted management with shortfall refund audit.
Gregory Brogna	4/15/2008	175.00	157.50	5.00	787.50	Troubleshoot case file issues with VSI employees. Premium Billing and Tracking System SQL Server Maintenance. Updated claims report.
Juan Bernal	4/15/2008	175.00	157.50	3.00	472.50	Modifications to system in connection with adding printing tabs to Policy Staff Database.
Aaron Smith	4/16/2008	175.00	157.50	9.00	1,417.50	Update Claims Process Module - Creation of Claims Process Database Tables/Views
Gregory Brogna	4/16/2008	175.00	157.50	7.25	1,141.88	Work on Claims Process - Specifically on export and creating new database

DETAIL OF PROFESSIONAL AND PARAPROFESSIONAL TIME BY ACTIVITY CODE CATEGORY
 FROM APRIL 1, 2008 THROUGH APRIL 30, 2008

Exhibit 4

Name	Date	Standard Rate	Agreed-Upon Hourly Rate	Hours	Discounted Fee	Time Description
Juan Bernal	4/16/2008	175.00	157.50	2.00	315.00	Modifications to system in connection with adding printing tabs to Policy Staff Database.
Roger Vizcaino	4/16/2008	175.00	157.50	6.00	945.00	Programming of screen to audit and reverse payments inserted in system.
Aaron Smith	4/17/2008	175.00	157.50	8.50	1,338.75	Modify Claims Process Module - Import of claims process data that was sent to Garden City. Insert additional information into database. No Updates (allows for history tracking)
Gregory Brogna	4/17/2008	175.00	157.50	7.00	1,102.50	Work on Claims Process - Specifically on export and creating new database
Juan Bernal	4/17/2008	175.00	157.50	3.00	472.50	Development of basic auction screens pursuant to meeting with management.
Roger Vizcaino	4/17/2008	175.00	157.50	6.00	945.00	Programming of screen to audit and reverse payments inserted in system.
Aaron Smith	4/18/2008	175.00	157.50	8.00	1,260.00	Update Claims Process Module - Programming of claims process modules into Premium Billing and Tracking System 1.5 (web front end) - Create Basic Template Page
Gregory Brogna	4/18/2008	175.00	157.50	6.60	1,023.75	Complete analysis of claims and addressed other miscellaneous open information technology issues.
Roger Vizcaino	4/18/2008	175.00	157.50	6.00	945.00	Programming of screen to audit and reverse payments inserted in system.
Aaron Smith	4/20/2008	175.00	157.50	2.00	315.00	Import of final claims process data into new "Claims_Process" database - to be starting point for tracking claims changes in claims process module.
Aaron Smith	4/21/2008	175.00	157.50	9.00	1,417.50	Address support issues for management. Creation of Claims Process Database including supporting tables for tracking of changes made to claims data.
Roger Vizcaino	4/21/2008	175.00	157.50	6.00	945.00	Programming of screen to audit and reverse payments inserted in system.
Aaron Smith	4/22/2008	175.00	157.50	14.75	2,323.13	Attend claims process tracking system meeting with management and VSI employees. Programming of Claims Process modules into Premium Billing and Tracking System 1.5 (web front-end) including Updating Investor Info, Transfer of Basis, Address Wizard and Creation of New Investor.
Aaron Smith	4/23/2008	175.00	157.50	10.00	1,575.00	Programming of Claims Process modules into Premium Billing and Tracking System 1.5 (web front end) - Updating investor information
Roger Vizcaino	4/23/2008	175.00	157.50	4.00	630.00	Development on new version of cash receipts. Payments in temporary table, and programming of processes to approve or void payments.
Aaron Smith	4/24/2008	175.00	157.50	8.50	1,338.75	Programming of Claims Process modules into Premium Billing and Tracking System 1.5 (web front end) including updating investor info and creation of Address Wizard.
Roger Vizcaino	4/24/2008	175.00	157.50	7.00	1,102.50	Development on new version of cash receipts. Payments in temporary table, and programming of processes to approve or void payments.
Aaron Smith	4/25/2008	175.00	157.50	8.25	1,299.38	Programming of Claims Process modules into Premium Billing and Tracking System 1.5 (web front end) including updating investor info and creation of Address Wizard
Roger Vizcaino	4/25/2008	175.00	157.50	6.00	945.00	Development on new version of cash receipts. Payments in temporary table, and programming of processes to approve or void payments.
Aaron Smith	4/26/2008	175.00	157.50	1.00	157.50	Reverse changes to claims process module to allow management to access data for weekend use.
Aaron Smith	4/28/2008	175.00	157.50	2.00	315.00	Prepare report re Shortfall Payments
Gregory Brogna	4/28/2008	175.00	157.50	8.00	1,260.00	Modifications to claims process - Specifically on Resend claims form - General support and trouble shooting alone most of the day.
Roger Vizcaino	4/28/2008	175.00	157.50	6.00	945.00	Development on new version of cash receipts. Payments in temporary table, and programming of processes to approve or void payments.

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FROM APRIL 1, 2008 THROUGH APRIL 30, 2008**

Exhibit 4

Name	Date	Standard Rate	Agreed-Upon Hourly Rate	Hours	Discounted Fee	Time Description
Aaron Smith	4/29/2008	175.00	157.50	9.00	1,417.50	Create additional functionality to claims process module to track claims form information after received back from investor. Update report; re: Shortfall payments. Prepare report re Billing Schedule
Gregory Brogna	4/29/2008	175.00	157.50	8.50	1,338.75	Modifications to claims process - Specifically on Resend Claims Form
Juan Bernal	4/29/2008	175.00	157.50	3.00	472.50	Building forms to bring the group policy database (history, reimbursement & credits) into the Premium Billing and Tracking System 1.5.
Roger Vizcaino	4/29/2008	175.00	157.50	6.00	945.00	Development on new version of cash receipts. Payments in temporary table, and programming of processes to approve or void payments.
Aaron Smith	4/30/2008	175.00	157.50	9.00	1,417.50	Make modifications to claims process module - Transfer of basis screens
Gregory Brogna	4/30/2008	175.00	157.50	8.00	1,260.00	Modifications to claims process - Specifically on Address wizard
Juan Bernal	4/30/2008	175.00	157.50	2.00	315.00	Building forms to bring the group policy database (history, reimbursement & credits) into the Premium Billing and Tracking System 1.5.
Total: Information Technology				436.50	68,748.75	

Receivership Operations

Joe Schirra	4/1/2008	265.00	238.50	5.50	1,311.75	Process death benefit disbursements, Analyze premium payments and calculate refunds to investors. Prepare journal entries to reclass premium funds.
Scott Bouchner	4/1/2008	395.00	355.50	3.00	1,066.50	Meetings at MBC / VSI with client and technology team to discuss status of ongoing projects and operational issues.
Joe Schirra	4/2/2008	265.00	238.50	7.00	1,669.50	Analyze Acheron premium payments, research 1099 questions from investors, research pre-closing funds question from investor. Process death benefit disbursements for April 2008.
Joe Schirra	4/3/2008	265.00	238.50	5.00	1,192.50	Analysis and preparation of April Death Benefit Disbursements. Attend meeting to discuss analysis needed to reimburse MBC premium accounts.
Scott Bouchner	4/3/2008	395.00	355.50	2.00	711.00	Meeting with management and IT group regarding status of system development.
Scott Bouchner	4/3/2008	395.00	355.50	1.00	355.50	Meeting regarding design and implementation of claims process.
Joe Schirra	4/4/2008	265.00	238.50	7.00	1,669.50	Process Death benefit disbursements for April 2008. Analyze Acheron premium check run.
Scott Bouchner	4/4/2008	395.00	355.50	0.50	177.75	Meeting with Partner regarding case issues.
Joe Schirra	4/5/2008	265.00	238.50	4.00	954.00	Process Death benefit disbursements for April 2008. Analyze Acheron premium check run.
Joe Schirra	4/7/2008	265.00	238.50	7.00	1,669.50	Process death benefit disbursements and premium refunds to investors. Assist on reconciliation of investor premium dollars collected.
Joe Schirra	4/8/2008	265.00	238.50	4.00	954.00	Process April 2008 Death benefit disbursements and premium refunds.
Joe Schirra	4/9/2008	265.00	238.50	6.00	1,431.00	Attend meeting to discuss auction issues. Analysis and preparation of April 2008 death benefit disbursements and premium refunds.
Joe Schirra	4/10/2008	265.00	238.50	7.00	1,669.50	Process death benefit disbursements. Prepare reconciliation of death benefit bank statements to master spreadsheet.
Joe Schirra	4/11/2008	265.00	238.50	6.00	1,431.00	Preparation of reconciliation of taxes withheld to general ledger. Reconcile death benefit master spreadsheet to bank statements
Joe Schirra	4/14/2008	265.00	238.50	6.00	1,431.00	Process death benefit disbursement voids in general ledger. Update spreadsheets and create new invoices for adjusted death benefit disbursements.

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FROM APRIL 1, 2008 THROUGH APRIL 30, 2008
Exhibit 4**

Name	Date	Standard Rate	Agreed-Upon Hourly Rate	Hours	Discounted Fee	Time Description
Scott Bouchner	4/14/2008	395.00	355.50	1.00	355.50	Review status of Premium Billing and Tracking System.
Joe Schirra	4/15/2008	265.00	238.50	7.00	1,669.50	Process death benefit voids and reissues. Assist on the reconciliation of the premium funds received from investors.
Scott Bouchner	4/15/2008	395.00	355.50	1.00	355.50	Review claims data.
Joe Schirra	4/17/2008	265.00	238.50	6.00	1,431.00	Process death benefit disbursements. Update check registers for voids and reissues. Attend meeting to discuss investor premium reconciliation issues and status of financial statements.
Scott Bouchner	4/17/2008	395.00	355.50	4.00	1,422.00	Status meeting at VSI to discuss financial statements, system development and other operational issues.
Scott Bouchner	4/17/2008	395.00	355.50	1.00	355.50	Discussions involving transfer of software development from BDPB to VSI.
Joe Schirra	4/18/2008	265.00	238.50	7.00	1,669.50	Analysis and preparation of death benefit disbursement voids. Analyze VSI general ledger premium accounts for seller's funds to reconcile difference between cash received and liability. Assist with the reconciliation of investor premium funds.
Joe Schirra	4/19/2008	265.00	238.50	5.00	1,192.50	Analyze VSI general ledger balances at 12/31/2007 to determine accounts for analysis for adjustment. Analyze shortfall premium amounts received and identify excess funds at 12/31/07.
Joe Schirra	4/21/2008	265.00	238.50	7.00	1,669.50	Analyze Acheron premium payments. Assist in reconciliation of investor premium dollars received. Process death benefit disbursement voids and reissues. Analyze VSI 12/31/2007 general ledger balances.
Joe Schirra	4/22/2008	265.00	238.50	7.00	1,669.50	Analysis of investor premium and shortfall amounts as of 12/31/2007. Process death benefit voids and reissues.
Joe Schirra	4/23/2008	265.00	238.50	7.00	1,669.50	Analysis of investor premiums billed, received and paid to insurance companies at 12/31/2007 and comparison to amounts recorded in the VSI general ledger.
Scott Bouchner	4/23/2008	395.00	355.50	1.00	355.50	Meetings at MBC / VSI with client and technology team to discuss status of ongoing projects and operational issues.
Joe Schirra	4/24/2008	265.00	238.50	7.00	1,669.50	Reconcile year-end Financial Summary report to bank accounts. Research differences on amounts received from investors to bank and general ledger balances. Analyze VSI trial balance and general ledger entries.
Joe Schirra	4/25/2008	265.00	238.50	7.00	1,669.50	Process death benefit disbursements for April 2008.
Joe Schirra	4/26/2008	265.00	238.50	6.50	1,550.25	Process death benefit disbursements for April 2008. Analyze Acheron premium payments.
Joe Schirra	4/27/2008	265.00	238.50	5.00	1,192.50	Process death benefit disbursements for April 2008.
Joe Schirra	4/28/2008	265.00	238.50	7.00	1,669.50	Analysis in connection with VSI 12/31/2007 general ledger close. Analysis and preparation of April 2008 Death Benefit disbursements.
Scott Bouchner	4/29/2008	395.00	355.50	1.50	533.25	Analysis of intercompany allocations of operating expenses and professional fees.
Scott Bouchner	4/29/2008	395.00	355.50	0.50	177.75	Discussion of tax issues with tax staff.
Joe Schirra	4/30/2008	265.00	238.50	7.00	1,669.50	Analyze VSI premium cash and liability accounts. Attend meeting to discuss allocation of expenses.
Scott Bouchner	4/30/2008	395.00	355.50	2.75	977.63	Status meeting with MBC / VSI management regarding inter-company allocations, tax issues and system issues.
Scott Bouchner	4/30/2008	395.00	355.50	2.00	711.00	Continued analysis of intercompany allocation of professional fees incurred by Receiver, law firms and BDPB.
Total: Receivership Operations				171.25	43,329.38	

Tax Consulting

Scott Bouchner	4/3/2008	395.00	355.50	1.50	533.25	Meeting with tax counsel regarding open tax issues.
Andrea Cloara	4/29/2008	300.00	270.00	1.00	270.00	Analysis of 2007 professional fees and allocations among entities.

DETAIL OF PROFESSIONAL AND PARAPROFESSIONAL TIME BY ACTIVITY CODE CATEGORY
FROM APRIL 1, 2008 THROUGH APRIL 30, 2008
 Exhibit 4

Name	Date	Standard Rate	Agreed-Upon Hourly Rate	Hours	Discounted Fee	Time Description
Jeffrey Mutnik	4/29/2008	400.00	360.00	0.30	108.00	Telephone conference with Sam Ullman and David Jameson regarding tax return disclosures.
Andreea Cloara	4/30/2008	300.00	270.00	0.50	135.00	Analysis of 2007 professional fees and allocations among entities.
Total: Tax Issues				3.30	\$ 1,046.25	
GRAND TOTAL				928.55	155,401.88	

PROPOSED ORDER

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 04-60573 CIV-MORENO

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

MUTUAL BENEFITS CORP.,
JOEL STEINGER a/k/a JOEL STEINER,
LESLIE STEINGER a/k/a LESLIE STEINER,
and PETER LOMBARDI,

Defendants,

VIATICAL BENEFACTORS, LLC,
VIATICAL SERVICES, INC.,
KENSINGTON MANAGEMENT, INC.,
RAINY CONSULTING CORP.
TWIN GROVES INVESTMENTS, INC.,
P.J.L. CONSULTING, INC.,
SKS CONSULTING, INC., and
CAMDEN CONSULTING, INC.,

Relief Defendants.

**ORDER GRANTING
BERKOWITZ DICK POLLACK & BRANT'S
SIXTEENTH INTERIM APPLICATION FOR COMPENSATION**

THIS CAUSE came before the Court on Berkowitz Dick Pollack & Brant, Certified Public Accountants and Consultants, LLP's Sixteenth Interim Application for Fees and Costs of Accountants for Receiver (D.E. No. _____) filed on October 16, 2008. The Court has carefully reviewed the Petition and case file and is otherwise fully advised in the premises.

ORDERED and **ADJUDGED** that Berkowitz Dick Pollack & Brant, Certified Public Accountants and Consultants, LLP's Sixteenth Interim Application for Fees and Costs is hereby

CASE NO. 04-60573 CIV-MORENO/Garber

GRANTED and Receiver, Roberto Martfnez is hereby authorized to pay Berkowitz Dick Pollack & Brant, Certified Public Accountants and Consultants, LLP the sum of \$ _____ which represents reasonable fees of \$ _____ and costs of \$ _____ incurred during this Application Period.

DONE and **ORDERED** in Chambers at Miami, Florida this ____ day of _____, 2008.

HON. FEDERICO A. MORENO
United States District Judge

Copies furnished to all counsel of record