

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 04-60573 CIV-MORENO
Magistrate Judge Simonton

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.

**SIXTH INTERIM PETITION FOR FEES AND COSTS
OF THE GARDEN CITY GROUP, INC. AS CLAIMS ADMINISTRATOR
FOR THE RECEIVER AND MEMORANDUM IN SUPPORT
(January 1, 2006 – December 31, 2006)**

**Pursuant to Court Order, all objections to this Application
must be filed and served within ten (10) days of this
Application.**

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The Garden City Group, Inc. (GCG) hereby requests this Court to enter an order authorizing the Receiver to pay the reasonable fees and costs incurred by the class administrator, GCG, from January 1, 2006 through December 31, 2006 (the "Application Period"), and in support of this application states:

1. Attached as **Exhibit 1** is a summary of GCG fees and expenses. **Exhibit 2** consists of: the following invoices: No. 03204 dated April 25, 2006; No. 03391 dated July 12, 2006; No. 03697 dated October 25, 2006, and No. 04023 dated January 29, 2007, which invoices detail the claims administration services that GCG has provided to the Receivership and expenses incurred from January 1, 2006 through December 31, 2006.

2. GCG continues to assist the Receiver in responding to investor/customer inquiries both via email and telephone. GCG, during this time period, maintained an automated phone system to address investor/customer questions, and had a Senior Project Manager address individual telephonic and emailed inquiries. GCG is also assisting in the processing of change of address requests sent by investors as well as other investor correspondence; printed and disseminated the Preference Forms, and has designed and implemented all required technology to carry out the administration process.

3. For the Application Period, GCG seeks reimbursement for total project fees in the amount of **\$492,811.69**, representing total fees of **\$355,084.76** and total expenses in the amount of **\$137,726.93**. The services rendered to Receiver fall under the following categories and the fees breakdown as follows:

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- a. **Document Management** - \$82,690.00 - Document Management includes handling of correspondence and other administrative mail.
- b. **Telephone and E-Mail Support** - \$11,522.18 - These charges pertain to the management and support of the telephone hotline and automated e-mail responses.
- c. **Systems Support** - \$53,797.50 - Systems Support charges pertain to the design and implementation of all required programs to carry out the administration process as well as preparation of the initial and second mailing of the Investor Notice and Preference form, and Policy Disposition Analysis.
- d. **Project Management/Consulting Charges** - \$125,987.00 - The Project Management and Consulting Charges, include, but are not limited to, management of the case; overseeing the systems and database maintenance; interfacing with Receiver's counsel and staff; receiving and responding to approximately 6,295 e-mails from investors and agents; receiving, reviewing and responding to voluminous investor correspondence; handling the change of address forms; and supervising the processing of investor Preference Forms.
- e. **Dissemination** - \$81,088.08 - The Dissemination Charge is for the printing of Preference Forms in English and Spanish, as well as the Letter to Policyholder, which includes supplies, as well as the sorting and preparation of two separate mailings.

5. I have carefully reviewed the attached exhibits and I am responsible for supervising all GCG personnel on the case. I certify that the hours expended and the costs incurred were necessary and reasonable to provide services to the Receiver during the Application Period. GCG has charged

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its normal rates for the services rendered in matters of this kind. GCG rates charged in this matter are described in **Exhibit 3** attached hereto.

MEMORANDUM OF LAW

This Court entered an Order authorizing the Receiver to retain GCG as claims administrator for the MBC matter. *See Order Approving Receiver's Notice of Intention to Retain The Garden City Group as Claims Administrators* dated June 3, 2004. This Court has the power to award the Receiver fees for his services and for expenses incurred by the Receiver in performance of his duties. *See Donovan v. Robbins*, 588 F.Supp. 1268, 1272 (N.D. Ill. 1984). The Receiver has incurred GCG's claims administration expenses in furtherance of his duties. GCG has provided services to the Receiver to assist in stabilizing MBC's operations and effectively managing the communications with the large number of MBC's investors and setting up the process to deal with investor claims in the future. GCG respectfully submits that it is entitled to compensation for its services.

WHEREFORE, The Garden City Group, Inc., by and through the undersigned, respectfully requests that this Court enter an Order Authorizing the Payment of **\$355,084.76** in fees and reimbursement of **\$137,726.93** in costs, or a total of **\$492,811.69** for this Application Period.

Dated: February ____, 2007.

Respectfully submitted,

THE GARDEN CITY GROUP, INC.
Claims Administrator
105 Maxess Road
Melville, NY 11747-3836

By: _____
Jeffrey S. Stein

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 20th day of March, 2007, 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
Fla. Bar No. 0885681
curt@colson.com
COLSON HICKS EIDSON
255 Aragon Avenue, Second Floor
Coral Gables, Florida 33134
Telephone: (305) 476-7400
Facsimile: (305) 476-7444
Counsel for Receiver Roberto Martínez

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SERVICE LIST OF RECEIVER

VIA ELECTRONIC MAIL		
<p>Alise Meredith Johnson, Esq. Linda Schmidt, Esq. Securities & Exchange Commission 801 Brickell Avenue, Suite 1800 Miami, FL 33131 Fax: (305) 536-4154 E-mail: johnsona@sec.gov schmidtl@sec.gov almonti@sec.gov <i>Counsel for Securities & Exchange Commission</i></p>	<p>Michael A. Hanzman, Esq. Kevin Love, Esq. Hanzman Criden Chaykin & Rolnick Commercebank Center 220 Alhambra Circle, Suite 400 Coral Gables, FL 33134 Fax: (305) 357-9050 E-mail: mhanzman@hanzmancriden.com kllove@hanzmancriden.com <i>Counsel for Scheck Investments LP, et al.</i></p>	<p>Brian J. Stack, Esq. Stack Fernandez Anderson & Harris, P.A. 1200 Brickell Avenue, Suite 950 Miami, FL 33131-3255 Fax: (305) 371-0002 E-mail: bstack@stackfernandez.com <i>Counsel for Traded Life Policies Ltd.</i></p>
<p>Laurel M. Isicoff, Esq. Kozyak Tropin & Throckmorton 2525 Ponce de Leon, Suite 900 Coral Gables, Florida 33134 Fax: (305) 372-3508 E-mail: lmi@kttlaw.com <i>Co-counsel for Receiver</i></p>	<p>Victor M. Diaz, Jr., Esq. Podhurst Orseck Josefsberg et al. City National Bank Building 25 West Flagler St., Suite 800 Miami, FL 33130 Fax: (305) 358-2382 E-mail: vdiaz@podhurst.com ndagher@podhurst.com <i>Counsel for Scheck Investments LP, et al.</i></p>	<p>J. David Hopkins, Esq. Lord, Bissell & Brook LLP Suite 1900, The Prosecenium 1170 Peachtree Street, N.E. Atlanta, Georgia 30309 Fax: (404) 872-5547 E-mail: dhopkins@lordbissell.com <i>Counsel for Traded Life Policies Ltd.</i></p>
<p>George Mahfood, Esq. Ferrell Schultz Carter & Fertel 201 South Biscayne Boulevard 34th Floor, Miami Center Miami, Florida 33131 Fax: (305) 371-5732 E-mail: gmahfood@ferrellschultz.com <i>Counsel for Joel Steinger, Leslie Steinger, Peter Lombardi, PJI Consulting Co., Kensington Consulting Co.</i></p>	<p>Robert C. Gilbert, Esq. 220 Alhambra Circle, Suite 400 Coral Gables, FL 33134-5174 Fax: (305) 529-1612 E-mail: rgilblaw@aol.com <i>Special Counsel for Scheck Investments LP, et al.</i></p>	<p>Hilarie Bass, Esq. Jacqueline Becerra, Esq. Greenberg Traurig P.A. 1221 Brickell Avenue Miami, Florida 33131 Fax: (305) 579-0717 E-mail: becerrai@gtlaw.com bassh@etlaw.com <i>Counsel for Union Planters Bank, N.A</i></p>
<p>Faith E. Gay, Esq. White & Case LLP 4900 Wachovia Financial Center 200 So. Biscayne Blvd. Miami, FL 33131-2352 Fax: (305) 358-5744 E-mail: fgay@whitecase.com <i>Counsel for Camden Consulting, Inc.</i></p>	<p>Edward M. Mullins, Esq. Daniella Friedman, Esq. Astigarraga Davis Mullins & Grossman, P.A. 701 Brickell Ave., 16th Floor Miami, FL 33131 Fax: (305) 372-8202 E-mail: emullins@astidavis.com dfriedman@astidavis.com <i>Co-counsel for Life Settlement Holding, A.G.</i></p>	<p>David Levine, Esq. Jeffrey Schneider, Esq. Tew Cardenas LLP The Four Seasons Tower, 15th Floor 1441 Brickell Avenue Miami, FL 33131 Fax: (305) 536-1116 E-mail: jcs@tewlaw.com dml@tewlaw.com <i>Counsel Patricia Cook, et al</i></p>
<p>J. Raul Cosio, Esq. Holland & Knight 701 Brickell Avenue, Suite 3000 Miami, FL 33131</p>	<p>Gary Timin, Esq. Mayra Caizadilla, Esq. Steel Hector & Davis 200 S. Biscayne Blvd, 41st Floor Miami, FL 33131 Fax: (305) 577-7001</p>	<p>Mark S. Shapiro, Esq. Akerman Senterfitt 1 S.E. 3rd Avenue, 28th Floor Miami, FL 33131 Fax: (305) 374-5095 E-mail: mark.shapiro@akerman.com</p>

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<p>J. Randolph Liebler, Esq. Liebler, Gonzalez & Porouondo, P.A. 44 West Flagler Street, 25th Floor Miami, Florida 33130 Fax: (305) 379-9626 E-mail: jrl@lejlaw.com <i>Counsel for Bank of America</i></p>	<p>Rick Critchlow, Esq. Harry R. Schafer, Esq. Kenny Nachwalter, PA 201 South Biscayne Blvd. 1100 Miami Center Miami, Florida 33131 Fax: (305) 372-1861 Email: rcritchlow@kennynachwalter.com hschafer@kennynachwalter.com <i>Counsel for Citibank</i></p>	<p>Glenn Berger Joshua Reitzas Jaffe & Asher LLP 600 Third Avenue New York, NY 10016 E-mail: GBerger@jaffeandasher.com <i>Counsel for American Express Travel Related Services Company, Inc.</i></p>
<p>Miguel Diaz de la Portilla, Esq. Duane Morris, LLP 200 So. Biscayne Blvd. , Suite 3400 Miami, FL 33131 Fax: (305) 960-2201 E-mail: mdportilla@duanemorris.com <i>Counsel for Dr. Christine Walsh, et al. (the "Investors Group")</i></p>	<p>Bruce A. Zimet Esq. 100 S.E.3rd Avenue, Suite 2612 Ft. Lauderdale, FL 33394 Fax: (954) 760-4421 E-mail: bazimetlaw@aol.com <i>Counsel for Leslie Steinger</i></p>	<p>William L. Petros, Esq. Petros & Elegant 4090 Laguna Street, 2nd Floor Coral Gables, FL 33146 Fax:(305) 446-2799 E-mail: wlpetros@aol.com <i>Counsel for William Mills</i></p>
<p>John H. Genovese, Esq. Genovese Joblove & Battista, P.A. 100 S.E. 2nd Street, 36th Floor Miami, Florida 33131 Fax: (305) 349-2310 <i>Counsel for Great West Growth, LLC, et al.</i></p>	<p>Craig Rasile, Esq. Hunton & Williams E-Mail: azaron@hunton.com crasile@hunton.com rutkowskik@whiteandwilliams.com ggitomer@mkbattorneys.com <i>Counsel for Charitable Concepts, Inc., et al.</i></p>	<p>Eric Eilsley, Esq. Krupnick Campbell Malone Roselli Buser et al 700 SE 3rd Ave Ste 100 Fort Lauderdale Florida 33161 E-Mail: eeilsley@krupnicklaw.com <i>Counsel for Certain Investors</i></p>

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EXHIBIT 1

SUMMARY OF SIXTH INTERIM APPLICATION FOR
COMPENSATION OF FEES AND COSTS OF
THE GARDEN CITY GROUP, INC.,
a Delaware corporation,
as Class Administrator

1	Name of Applicant	The Garden City Group
2	Role of applicant	Claims Administrator
3	Name of certifying professional	Jeffrey S. Stein
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	January 1, 2006 Through December 31, 2006
8	Total fees requested for this period	\$355,084.76
11	Total expenses requested for this period	\$137,726.93
12	Total fees and expenses requested	\$492,811.69

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HISTORY OF FEE APPLICATIONS

(See Attached Chart)

**THE GARDEN CITY GROUP, INC.
HISTORY OF FEE APPLICATIONS**

App. #	Application Period	Date Submitted	Fees Requested	Costs Requested	Amount Requested	Fees Awarded	Costs Awarded	Date Awarded	Total Amt. Awarded	Date Paid	Amount Paid
1	5/11/04 - 6/18/04	7/2/2004	\$50,195.54	\$750.00	\$50,945.54	\$50,195.00	\$750.00	10/25/2004	\$50,945.00	11/5/2004	\$50,945.00
2	6/19/04 - 9/30/04	12/27/2004	\$48,491.94	\$566.26	\$49,058.20	\$40,000.00	\$0.00	7/12/2005	\$40,000.00	9/7/2005	\$32,000.00
3	10/1/04 - 1/31/05	3/24/2005	\$79,149.35	\$909.14	\$80,058.49	\$79,149.35	\$909.14	8/18/2005	\$80,058.49	9/7/2005	\$64,000.00
4	2/1/05 - 9/30/05	11/4/2005	\$85,759.91	\$2,614.62	\$88,374.53	\$80,000.00	\$2,614.00	12/22/2005	\$82,614.00	1/5/06	\$82,614.00
5	10/1/05 - 12-31/005	3/10/06	\$25,833.17	\$1,472.13	\$27,305.30	\$25,000.00	\$1,472.00	5/25/06	\$26,472.00	5/26/06	\$26,472.00
6	1/1/06 - 12/31/06		\$355,084.76	\$137,726.93	\$492,811.69						
TOTALS						\$644,514.67	\$144,039.08	\$788,553.75	\$274,344.35	\$5,745.14	\$280,089.49

EXHIBIT 2



The Garden City Group, Inc.

Invoice No. 03204

April 25, 2006

In connection with the Mutual Benefits Corporation Administration [04-60473-CIV-MORENO] for the three-month period: January 1, 2006 through March 31, 2006

Administration Fees

Document Management and Claims Processing

Document management, includes mailroom, sorting and processing of investor correspondence.

753.1 hrs. \$52,351.00

Telephone and E-Mail Support

Automated telephone response (IVR), 10,037.57 mins. @ \$0.42 per min. 4,215.78

Automated e-mail response, 3,608 @ \$0.20 each 721.60

Monthly telephone service charge, 3 mos. @ \$100.00 per mo. 300.00

Systems Support

Design & implement all required programs to carry out administration process, with particular attention to the initial and second mailing of the Investor Notice and Preference form, and Policy Disposition Analysis.

Senior Programmers – 197.3 hrs. 39,910.00

Programmers – 3.1 hrs. 387.50

Project Management / Consulting Charges

Managing all aspects of case, including extensive supervision of the processing of investor Preference Forms; managing receipt and response to numerous e-mail inquiries (including translation of and response to numerous Spanish inquiries); supervising call center; responding to numerous telephone investor inquiries; overseeing systems and database maintenance; coordination and supervision of reporting; reading, researching and sorting of numerous pieces of investor correspondence; handling numerous changes of address; emails and conference calls; and interfacing with Receiver's counsel, GCG staff and other interested parties.

Managing Director – 22.7 hrs.	6,810.00
Vice President – 3.7 hrs.	832.50
AVP/Director – 109.8 hrs.	20,373.00
Senior Project Managers – 168.6 hrs.	25,290.00
Project Managers – 120.1 hrs.	15,012.50
Supervisors – 210.2 hrs.	19,969.00
Quality Assurance – 6.0 hrs.	<u>465.00</u>
Total fees	\$186,637.88
<u>Project Expenses (see exhibit A)</u>	<u>82,061.48</u>
<u>Total due</u>	<u>\$268,699.36</u>

Exhibit A

MUTUAL BENEFITS CORPORATION ADMINISTRATION

Project Expenses

For the three-month period: January 1, 2006 through March 31, 2006

OCASA	\$80,669.18
Federal Express	146.00
Long distance telephone charges	12.61
Transportation (including Quality Assurance travel to and from printer)	1,173.87
Stationery and supplies	<u>59.82</u>
Total	<u>\$82,061.48</u>

PLEASE REMIT TO: The Garden City Group, Inc.
105 Maxess Road
Melville, NY 11747 - 3836



The Garden City Group, Inc.

Invoice No. 03391

July 12, 2006

In connection with the Mutual Benefits Corporation Administration [04-60473-CIV-MORENO] for the two-month period: April 1, 2006 through May 31, 2006

Administration Fees

Document Management and Claims Processing

Document management, includes mailroom, sorting and processing of investor correspondence.

401.0 hrs.

\$27,991.50

Telephone and E-Mail Support

Automated telephone response (IVR), 2,495.30 mins. @ \$0.42 per min.

1,048.03

Automated e-mail response, 889 @ \$0.20 each

177.80

Monthly telephone service charge, 2 mos. @ \$100.00 per mo.

200.00

Systems Support

Design & implement all required programs to carry out administration process, with particular attention to the initial and second mailing of the Investor Notice and Preference form, and Policy Disposition Analysis.

Senior Programmers – 45.7 hrs.

9,140.00

Project Management / Consulting Charges

Managing all aspects of case, including extensive supervision of the processing of investor Preference Forms; managing receipt and response to numerous e-mail inquiries (including translation of and response to numerous Spanish inquiries); supervising call center; responding to numerous telephone investor inquiries; overseeing systems and database maintenance; coordination and supervision of reporting; reading, researching and sorting of numerous pieces of investor correspondence; handling numerous changes of address; emails and conference calls; and interfacing with Receiver's counsel, GCG staff and other interested parties.

Vice President – 0.1 hrs.	22.50
AVP/Director – 25.7 hrs.	4,582.00
Senior Project Managers – 27.5 hrs.	4,125.00
Project Managers – 78.6 hrs.	9,825.00
Supervisors – 73.0 hrs.	6,935.00
Quality Assurance – 14.0 hrs.	<u>980.00</u>
Total fees	\$ 65,026.83
<u>Project Expenses (see exhibit A)</u>	<u>3,284.51</u>
Sub total	68,311.34
<u>Outstanding balance on Invoice:</u>	
02955	15,651.81
03204	<u>268,699.36</u>
Total due	<u>832,662.51</u>

Exhibit A

MUTUAL BENEFITS CORPORATION ADMINISTRATION

Project Expenses

For the two-month period: April 1, 2006 through May 31, 2006

Federal Express	\$2,091.76
NCOA search	95.00
Miscellaneous copies charges	852.75
Stationery and supplies	<u>245.00</u>
Total	<u>\$3,284.51</u>

PLEASE REMIT TO: The Garden City Group, Inc.
105 Maxess Road
Melville, NY 11747 - 3836



The Garden City Group, Inc.

Invoice No. 03697

October 25, 2006

In connection with the Mutual Benefits Corporation
Administration [04-60473-CIV-MORENO] for the
four-month period: June 1, 2006 through September 30, 2006

Administration Fees

Dissemination

Printing of Preference Forms (English) (1 st mailing) 57,848 packets @ \$0.76/packet	\$ 43,964.48
Printing of Preference Forms (English and Spanish) (1 st mailing) 8,062 packets @ \$1.52/packet	12,254.24
Printing of Letter to Policyholders (rush basis) 19,000 copies @ \$0.50 each	9,500.00
Remails of Preference Forms 2,866 @ \$0.76/packet	2,178.16
Printing of Preference Forms (English) (2 nd mailing) 9,078 packets @ \$0.76/packet	6,889.28
Printing of Preference Forms (English and Spanish) (2 nd mailing) 4,146 packets @ \$1.52/packet	6,301.92

(Includes labels, envelopes, folding, insertion, sealing, mail sorting and prep.)

Document Management and Claims Processing

Document management, includes mailroom, sorting and processing of investor correspondence. 32.6 hrs.	2,235.50
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Telephone and E-Mail Support

Automated telephone response (IVR), 5,634.54 mins. @ \$0.42 per min.	2,366.51
Automated e-mail response, 1,194 @ \$0.20 each	238.80
Monthly telephone service charge, 4 mos. @ \$100.00 per mo.	400.00

Systems Support

Design & implement all required programs to carry out administration process, with particular attention to the initial and second mailing of the Investor Notice and Preference form, and Policy Disposition Analysis.

Senior Programmers – 13.4 hrs. 2,680.00

Project Management / Consulting Charges

Managing all aspects of case, including supervision of the processing of investor Preference Forms; managing receipt and response to numerous e-mail inquiries (including translation of and response to numerous Spanish inquiries); supervising call center; responding to numerous telephone investor inquiries; overseeing systems and database maintenance; coordination and supervision of reporting; reading, researching and sorting of numerous pieces of investor correspondence; handling numerous changes of address; and interfacing with Receiver's counsel, GCG staff and other interested parties.

Managing Director – 0.6 hrs. 180.00

Vice President – 3.2 hrs. 720.00

Director – 1.7 hrs. 314.50

Senior Project Managers – 20.0 hrs. 3,000.00

Project Managers – 6.9 hrs. 862.50

Supervisors – 13.3 hrs. 1,263.50

Quality Assurance – 2.0 hrs. 160.00

Total fees \$ 95,509.39

Project Expenses (see exhibit A)

51,856.45

Total due \$147,365.84

Exhibit A

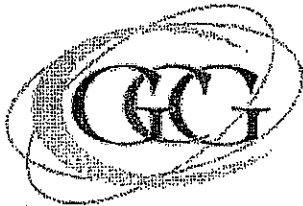
MUTUAL BENEFITS CORPORATION ADMINISTRATION

Project Expenses

For the four-month period: June 1, 2006 through September 30, 2006

Postage (domestic and international charges)	\$35,282.24
OCASA	16,522.69
Federal Express	<u>51.52</u>
Total	<u>\$51,856.45</u>

PLEASE REMIT TO: The Garden City Group, Inc.
105 Maxess Road
Melville, NY 11747 - 3836



The Garden City Group, Inc.

Invoice No. 04023

January 29, 2007

In connection with the Mutual Benefits Corporation Administration [04-60473-CIV-MORENO] for the three-month period: October 1, 2006 through December 31, 2006

Administration Fees

Document Management and Claims Processing

Document management, includes mailroom, sorting and processing of investor correspondence.

1.6 hrs. \$ 112.00

Telephone and E-Mail Support

Automated telephone response (IVR), 3,411.58 mins. @ \$0.42 per min. 1,432.86

Automated e-mail response, 604 @ \$0.20 each 120.80

Monthly telephone service charge, 3 mos. @ \$100.00 per mo. 300.00

Systems Support

Design & implement all required programs to carry out administration process.

Senior Programmers – 8.4 hrs. 1,680.00

Project Management / Consulting Charges

Managing all aspects of case, including supervision of the processing of investor Preference Forms; managing receipt and response to numerous e-mail inquiries (including translation of and response to numerous Spanish inquiries); supervising call center; responding to numerous telephone investor inquiries; overseeing systems and database maintenance; coordination and supervision of reporting; reading, researching and sorting of numerous pieces of investor correspondence; handling numerous changes of address; and interfacing with Receiver's counsel, GCG staff and other interested parties.

Directors – 0.4 hr. 90.00

Senior Project Managers – 17.8 hrs. 2,670.00

Project Managers – 5.2 hrs. 650.00

Supervisor – 9.0 hrs. 855.00

Total fees \$7,910.66

Project Expenses (see exhibit A)

524.49

Total due \$8,435.15

Exhibit A

MUTUAL BENEFITS CORPORATION ADMINISTRATION

Project Expenses

For the three-month period: October 1, 2006 through December 31, 2006

P. O. box rental	\$425.00
Federal Express	59.01
Miscellaneous copy charges	13.30
Postage	22.44
Long distance telephone charges	<u>4.74</u>
Total	<u>\$524.49</u>

PLEASE REMIT TO: The Garden City Group, Inc.
105 Maxess Road
Melville, NY 11747 - 3836

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EXHIBIT 3

THE GARDEN CITY GROUP, INC.
Hourly Project Management Billing Rates
Estimated Average Blended Rate of \$125

<u>Timekeeper</u>	<u>Amount</u>
Senior Management	\$300 - \$395
Assistant Vice President and Directors	\$175 - \$275
Department Managers	\$150
System and Technology Staff	\$100 - \$225
Quality Assurance Staff	\$80 - \$225
Project Managers	\$125
Project Supervisors	\$95
Project Administrators	\$70
Data Entry Processors	\$55
Customer Service Representatives	\$80
Graphic Support	\$125
Mailroom and Claims Control	\$40 - \$55
Administrative	\$45 - \$100