

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

<b>In re:</b>  <b>ADVANTA CORP., et al.,</b>  <b>Debtors.</b>	<b>Chapter 11</b>  <b>Case No. 09-13931 (KJC)</b>  <b>(Jointly Administered)</b>  <b>Hrg Date: TBD, if necessary</b> <b>Obj. Due: 02/18/10 at 4:00 p.m. ET</b>
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**FIRST MONTHLY FEE APPLICATION OF KPMG LLP AS AUDITORS, TAX  
CONSULTANTS AND ADVISORS TO THE DEBTORS AND  
DEBTORS-IN-POSSESSION FOR ALLOWANCE OF COMPENSATION AND  
REIMBURSEMENT OF EXPENSES FOR THE PERIOD BEGINNING  
NOVEMBER 8, 2009 THROUGH DECEMBER 31, 2009**

Name of Applicant: KPMG LLP

Authorized to Provide Professional Services to: Debtors and Debtors-in-Possession

Date of Retention: January 5, 2010 *Nunc Pro Tunc*  
To November 8, 2009

Period for which Compensation and  
Expense Reimbursement is sought: November 8, 2009 through  
December 31, 2009

Amount of Compensation sought as actual,  
reasonable and necessary: \$ 228,224.23<sup>1</sup>

Amount of Expense reimbursement sought as  
actual, reasonable and necessary \$ 1,795.65

This is an:  X  Monthly \_\_\_\_\_ Interim \_\_\_\_\_ Final Application

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<sup>1</sup> In accordance with the Interim Compensation Order 80% of the aggregate amount sought is \$182,579.38.

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

<b>In re:</b>  <b>ADVANTA CORP., et al.,</b>  <b>Debtors.</b>	<b>Chapter 11</b>  <b>Case No. 09-13931 (KJC)</b>  <b>(Jointly Administered)</b>  <b>Hrg Date: TBD, if necessary</b> <b>Obj. Due: 02/18/10 at 4:00 p.m. ET</b>
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**FIRST MONTHLY FEE APPLICATION OF KPMG LLP AS AUDITORS, TAX  
CONSULTANTS AND ADVISORS TO THE DEBTORS AND  
DEBTORS-IN-POSSESSION FOR ALLOWANCE OF COMPENSATION AND  
REIMBURSEMENT OF EXPENSES FOR THE PERIOD BEGINNING  
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**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

<b>In re:</b>  <b>ADVANTA CORP., et al.,</b>  <b>Debtors.<sup>2</sup></b>	<b>Chapter 11</b>  <b>Case No. 09-13931 (KJC)</b>  <b>(Jointly Administered)</b>  <b>Hrg Date: TBD, if necessary</b> <b>Obj. Due: 02/18/10 at 4:00 p.m. ET</b>
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**FIRST MONTHLY FEE APPLICATION OF KPMG LLP AS AUDITORS, TAX  
CONSULTANTS AND ADVISORS TO THE DEBTORS AND  
DEBTORS-IN-POSSESSION FOR ALLOWANCE OF COMPENSATION AND  
REIMBURSEMENT OF EXPENSES FOR THE PERIOD BEGINNING  
NOVEMBER 8, 2009 THROUGH DECEMBER 31, 2009**

KPMG LLP, (“KPMG”) as auditors, tax consultants and advisors to the above-captioned debtors and debtors-in-possession (collectively, the “Debtors”) files this First Monthly Fee Application (the “Application”), pursuant to section 330(a) and 331 of title 11 of the United States Code (the “Bankruptcy Code”), Rule 2016 of the Federal Rules of Bankruptcy Procedure (the “Bankruptcy Rules”), Rule 2016 of the Local Rules of Bankruptcy Practice and Procedure of the United States Bankruptcy Court for

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<sup>2</sup> The Debtors in these cases, along with the last four digits of each Debtor’s federal tax identification number, are Advanta Corp. (2070), Advanta Investment Corp. (5627), Advanta Business Services Holding Corp. (4047), Advanta Business Services Corp. (3786), Advanta Shared Services Corp. (7074), Advanta Service Corp. (5625), Advanta Advertising Inc. (0186), Advantennis Corp. (2355), Advanta Mortgage Holding Company (5221), Advanta Auto Finance Corporation (6077), Advanta Mortgage Corp. USA (2654), Advanta Finance Corp. (8991), Great Expectations International Inc. (0440), Great Expectations Franchise Corp. (3326), and Great Expectations Management Corp. (3328). Each of the Debtors (other than Advanta Credit Card Receivables Corp. and the Great Expectations entities) maintains its principal corporate office at Welsh & McKean Roads, P.O. Box 844, Spring House, Pennsylvania 19477-0844. Advanta Credit Card Receivables Corp. maintains its principal corporate office at 2215 B. Renaissance Drive, Suite 5. Las Vegas, NV 89119, and the Great Expectations entities maintain their principal corporate office at 1209 Orange Street, Wilmington, Delaware 19801.

the District of Delaware (the “Local Rules”), the United States Trustee Guidelines for Reviewing Applications for Compensation and Reimbursement of Expenses Filed Under 11 U.S.C. Section 330 issued by the Executive Office for the United States Trustee (the “U.S. Trustee Guidelines”), and this Court’s Administrative Order Establishing Procedures for Interim Compensation and Reimbursement of Expenses of Professionals, dated December 3, 2009 (the “Interim Compensation Order”) (Docket No. 39), for the allowance of interim compensation for professional services performed by KPMG and reimbursement for actual and necessary expenses incurred for the period beginning November 8, 2009 through December 31, 2009 (the “Compensation Period”), in the amount of \$230,019.88 (the “Compensation Amount”), and respectfully represents:

### **Background**

1. On November 8, 2009 (the “Petition Date”), each of the Debtors filed a voluntary petition for relief under chapter 11 of the Bankruptcy Code (collectively, these “Chapter 11 Cases”). The Debtors continue to operate their business pursuant to sections 1107(a) and 1108 of the Bankruptcy Code.

2. By this Court’s Order, dated January 5, 2010, (the “Retention Order”) the Debtors were authorized to retain KPMG as auditors, tax consultants and advisors effective as of the Petition Date. The Retention Order authorized the Debtors to compensate KPMG in accordance with the procedures set forth in section 330 and 331 of the Bankruptcy Code, the Bankruptcy Rules, the Local Rules, and such other procedures as were fixed by order of the Court. A copy of the Retention Order is attached hereto as Exhibit E.

### **Summary of Application**

3. By this Application KPMG requests allowance of monthly compensation of professional fees totaling \$228,224.23 and payable in accordance with the Interim Compensation Order in the amount of eighty percent (80%) of fees or \$182,579.38 and reimbursement of one hundred percent (100%) of necessary and actual out-of-pocket expenses in the amount of \$1,795.65.

### **Summary of Services During the Compensation Period**

4. This Application is KPMG's First Monthly Fee Application for compensation and expense reimbursement filed in these cases. During the Compensation Period, KPMG provided professional services to the Debtors in their efforts to navigate their business through the chapter 11 process.

5. Set forth below is a summary of the services KPMG rendered to the Debtors during the Compensation Period as authorized by the Retention Order.

#### **2009 Integrated Audit Services**

i. Audit of consolidated balance sheets of Advanta Corp. and subsidiaries as of December 31, 2009 and 2008, the related consolidated statements of income, changes in stockholders' equity, and cash flows for each of the years in the three-year period ended December 31, 2009 and audit of internal control over financial reporting as of December 31, 2009; and

ii. Examination of management's assessment that Advanta Bank Corp. (ABC) complied with the servicing criteria set forth in Item 1122(d) of the Securities and Exchange Commission's Regulation AB for all asset-backed securities transactions conducted by the Advanta Business Card Master Trust backed by revolving business purpose credit card receivables for which the ABC acted as servicer as of December 31, 2009 and for the year then ended.

#### **Tax Consulting Services**

i. Review of the 2009 Form 1120 U.S. Corporation Income Tax Return (consolidated);

- ii. Routine tax advice concerning the federal, state, local or foreign tax matters related to the preparation of the prior year's federal tax returns;
- iii. Routine dealings with a federal, state, local, or foreign tax authority (e.g., responding to automated interest and penalty notices, preparing tax computations based upon the taxpayer's concession or settlement of an issue with the relevant tax authority);
- iv. Additional compliance services (e.g., additional billings in excess of quoted fees for return preparation, amended returns, carry back claims, etc.);
- v. Technical tax advice related to sales/use tax, and other non income tax matters;
- vi. Technical tax advice regarding the reporting, deductibility, or inclusion in income of certain compensation and payroll tax matters (including W-2, 1099, stock options, etc.);
- vii. Initial technical tax advice with tax issues regarding acquisitions, mergers, and dispositions;
- viii. Technical tax advice regarding tax accounting methods; and
- ix. Tax advice with respect to the income tax consequences related to potential transfers of Advanta's issued equity securities that could result in the loss or limitation of the tax benefit of Advanta's net operating loss carryovers.

### **Retention/Fee Application Preparation**

- i. The billing procedures required by the U.S. Trustee Guidelines differ from KPMG's normal billing procedures and as such, the Local Rules and the Interim Compensation Order entered in these cases have required effort to inform the timekeepers of their responsibilities, gather and review the detailed time entries and expenses and preparation of this Application
- ii. Retention services including the preparation of employment application and affidavit; and subsequent discussions related to employment application.

### **Non-Working Travel Time**

- i. Time incurred for necessary non-working travel time.

### **Bankruptcy Accounting Services**

- i. Bankruptcy accounting approach and work steps including providing authoritative guidance on the implementation of Topic 852, *Reorganization*; and
- ii. Researching and documenting to support the accounting and

reporting conclusions reached in accordance with Topic 852.

6. A summary of the hours and fees incurred by professional and category is annexed hereto as Exhibit A and Exhibit B, respectively, and described in detail in the time records annexed hereto as Exhibits D1 – D5. KPMG maintains contemporaneous records of the time expended for the professional services and expenses related hereto performed in connection with these chapter 11 cases and such records are maintained in the ordinary course of business.

7. The fees applied for herein are based on the usual and customary fees KPMG charges to audit clients and are commensurate with the usual and customary rates charged for services performed.

8. During the Compensation Period, KPMG billed the Debtors for time expended by professionals based on hourly rates ranging from \$134 to \$694 per hour. The rates reflected on this Application represent a discount of approximately 20% to 30% of KPMG's standard rates. Of the aggregate time expended, 11.8 hours were expended by partners and managing directors, 24.9 hours were expended by senior managers and managers and 46.9 hours were expended by senior associates and associates. During the Compensation Period KPMG's blended hourly rate for services provided regarding its discounted fees is \$384.09.

9. KPMG respectfully submits that the amounts applied for herein for professional services rendered on behalf of the Debtors in these cases to date are fair and reasonable given: (a) the time expended; (b) the nature and extent of the services performed at the time at which such services were rendered; (c) the value of such services; and (d) the costs of comparable services other than in these chapter 11 cases.

10. The time and labor expended by KPMG during the Compensation Period has been commensurate with the size and complexity of these cases. In rendering these services, KPMG has made every effort to maximize the benefit to the Debtors' estates, to work efficiently with the other professionals employed in these cases, and to leverage staff appropriately in order to minimize duplication of effort.

11. During the Compensation Period, KPMG provided a focused range of professional services as requested by the Debtors. KPMG respectfully submits that these services: (a) were necessary and beneficial to the successful and prompt administration of these cases; and (b) have been provided in a cost efficient manner.

**Summary of Actual and Necessary Expenses During the Compensation Period**

12. Attached hereto as Exhibit C1 and incorporated herein by reference, is a detailed description of the actual and necessary expenses incurred by KPMG in connection with its employment with the Debtors during the Compensation Period. As set forth on Exhibit C and C1, KPMG seeks reimbursement of actual and necessary expenses incurred by KPMG during the Compensation Period in the aggregate amount of \$1,795.65. These expenses are considered reasonable and necessary.

**Reservation**

13. To the extent that time or disbursement charges for services rendered or disbursements incurred relate to the Compensation Period, but were not processed prior to the preparation of this Application, KPMG reserves the right to



request additional compensation for such services and reimbursement of such expenses in a future application. Furthermore, KPMG reserves the right to seek final approval of the fees and expenses requested herein.

**Conclusion**

14. WHEREFORE, subject to the terms of the Interim Compensation Order, KPMG respectfully requests that the Court approve the interim compensation of \$228,224.23 as compensation for professional services rendered during the Compensation Period and reimbursement for actual and necessary expenses totaling \$1,795.65 that KPMG incurred in rendering such services.

Respectfully submitted,

KPMG LLP



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John P. Depman  
Partner  
KPMG LLP  
1601 Market Street  
Philadelphia, PA 19103

January 29, 2010  
Date

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

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*In re* : Chapter 11  
:   
ADVANTA CORP., *et al.*, : Case No. 09-13931 (KJC)  
:   
Debtors.<sup>1</sup> : (Jointly Administered)  
:   
: **Objection Deadline: 2/18/10 at 4:00 p.m. (ET)**  
:   
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**NOTICE OF FEE APPLICATION**

PLEASE TAKE NOTICE that KPMG LLP (the "Applicant") has today filed the attached **First Monthly Fee Application of KPMG LLP as Auditors, Tax Consultants and Advisors to the Debtors and Debtors-in-Possession for Allowance of Compensation and Reimbursement of Expenses for the Period Beginning November 8, 2009 through December 31, 2009** (the "Application") with the United States Bankruptcy Court for the District of Delaware, 824 Market Street, Wilmington, Delaware 19801 (the "Bankruptcy Court").

PLEASE TAKE FURTHER NOTICE that objections, if any, to the Application must be made in accordance with the *Order Pursuant to Sections 330 and 331 of the Bankruptcy Code and Bankruptcy Rule 2016 Implementing Certain Procedures for the Interim Compensation and Reimbursement of Professionals* [Docket No. 102] (the "Administrative

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<sup>1</sup> The Debtors in these cases, along with the last four digits of each Debtor's federal tax identification number, are Advanta Corp. (2070), Advanta Investment Corp. (5627), Advanta Business Services Holding Corp. (4047), Advanta Business Services Corp. (3786), Advanta Shared Services Corp. (7074), Advanta Service Corp. (5625), Advanta Advertising Inc. (0186), Advantennis Corp. (2355), Advanta Mortgage Holding Company (5221), Advanta Auto Finance Corporation (6077), Advanta Mortgage Corp. USA (2654), Advanta Finance Corp. (8991), Advanta Ventures Inc. (5127), BizEquity Corp. (8960), Ideablob Corp. (0726), Advanta Credit Card Receivables Corp. (7955), Great Expectations International Inc. (0440), Great Expectations Franchise Corp. (3326), and Great Expectations Management Corp. (3328). Each of the Debtors (other than Advanta Credit Card Receivables Corp. and the Great Expectations entities) maintains its principal corporate office at Welsh & McKean Roads, P.O. Box 844, Spring House, Pennsylvania 19477-0844. Advanta Credit Card Receivables Corp. maintains its principal corporate office at 2215 B. Renaissance Drive, Suite 5. Las Vegas, NV 89119, and the Great Expectations entities maintain their principal corporate office at 1209 Orange Street, Wilmington, Delaware 19801.

Order”) and must be filed with the Clerk of the Bankruptcy Court, and be served upon and received by (i) the Debtors, Advanta Corp., P.O. Box 844, Spring House, Pennsylvania 19477-844 (Attn: Philip M. Browne); (ii) counsel to the Debtors, Weil, Gotshal & Manges, LLP, 767 Fifth Avenue, New York, New York 10153 (Attn: Robert L. Lemons, Esq.); (iii) local counsel to the Debtors, Richards Finger & Layton, P.A. One Rodney Square, 920 North King Street, Wilmington, Delaware 19801 (Attn: Chun I. Jang, Esq.); (iv) counsel to Official Committee of Unsecured Creditors, Latham & Watkins LLP, One Logan Square, 18<sup>th</sup> and Cherry Streets, Philadelphia, PA 19103 (Attn: Andrew C. Kassner); (v) local counsel to the Official Committee of Unsecured Creditors, Drinker Biddle & Reath LLP, 1100 North Market Street, Suite 1000, Wilmington, DE 19801 (Attn: Howard A. Cohen); and (vi) the Office of the United States Trustee for the District of Delaware, 844 King Street, Suite 2207, Lockbox 35, Wilmington, Delaware 19801 (Attn: Dave Klauder, Esq.) by no later than **4:00 p.m. (Eastern Standard Time) on February 18, 2010** (the “Objection Deadline”).

PLEASE TAKE FURTHER NOTICE that if any responses or objections to the Application are timely filed, served and received in accordance with this notice, a hearing on the Application will be held at the convenience of the Bankruptcy Court. Only those objections made in writing and timely filed and received in accordance with the Administrative Order and the procedures described herein will be considered by the Bankruptcy Court at such hearing.

PLEASE TAKE FURTHER NOTICE that, pursuant to the Administrative Order, if no objection to the Application is timely filed, served and received by the Objection Deadline, the Applicant may be paid an amount equal to the lesser of (i) 80 percent of the fees and 100 percent of expenses requested in the Application or (ii) 80 percent of the fees and 100 percent of the expenses not subject to an objection without the need for further order of the Bankruptcy Court.

Dated: January 29, 2010  
Wilmington, Delaware

Respectfully submitted,



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Mark D. Collins (No. 2981)  
Paul Heath (No. 3704)  
Chun I. Jang (No. 4790)  
Zachary I. Shapiro (No. 5103)  
RICHARDS, LAYTON & FINGER, P.A.  
One Rodney Square  
920 North King Street  
Wilmington, Delaware 19801  
(302) 651-7700 (Telephone)  
(302) 651-7701 (Facsimile)

- and -

WEIL, GOTSHAL & MANGES LLP  
Marcia L. Goldstein  
Robert J. Lemons  
767 Fifth Avenue  
New York, NY 10153  
Telephone: (212) 310-8000  
Facsimile: (212) 310-8007

ATTORNEYS FOR THE DEBTORS  
AND DEBTORS IN POSSESSION

**EXHIBIT A**

Advanta Corporation  
 Summary Of Hours and Discounted Fees Incurred By Professional  
 November 8, 2009 through December 31, 2009

<u>Professional</u>	<u>Position</u>	<u>Current Hours Billed</u>	<u>Discounted Hourly Rate</u>	<u>Discounted Fees Billed</u>
Cusack,Laurence	Tax Partner	2.0	\$694	\$ 1,387.50
Depman,John P.	Audit Partner	2.9	\$536	\$ 1,552.95
Fanelli,Joseph P.	Audit Partner	4.4	\$536	\$ 2,356.20
Toscano,Carlo P	Tax Managing Director	2.5	\$656	\$ 1,640.63
Hurok,Jeffrey M	Tax Senior Manager	2.0	\$600	\$ 1,200.00
Kashlinskaya,Alla R	Tax Senior Manager	0.5	\$600	\$ 300.00
Komitzky,Seth Michael	Tax Senior Manager	1.0	\$600	\$ 600.00
Liu,Jia	Tax Senior Manager	3.0	\$600	\$ 1,800.00
Stemple,Jennifer	Audit Senior Manager	18.4	\$440	\$ 8,096.00
Brechter,Kristen A	Audit Senior Associate	0.5	\$287	\$ 143.50
Emery,Justin Arthur	Audit Senior Associate	16.9	\$287	\$ 4,850.30
Tatum,Pamela Renea	Advisory Senior Associate	14.2	\$287	\$ 4,075.40
Visconto,Michael T.	Audit Senior Associate	13.0	\$287	\$ 3,731.00
Galen,Kelly M.	Audit Associate	1.8	\$172	\$ 309.60
Ugbode,Ezinwanne S	Audit Associate	0.5	\$134	\$ 67.00
<b>Total Hours and Fees at Discounted Rate</b>		<b><u>83.6</u></b>		<b><u>\$ 32,110.08</u></b>
Discounted Fees				\$ 32,110.08
Installment for 2009 Integrated Audit Fixed Fee				\$ 200,000.00
<b>Subtotal Fees</b>				<b>\$ 232,110.08</b>
Voluntary Reduction in Non-Working Travel Time				\$ (3,885.85)
<b>Total Fees</b>				<b>\$ 228,224.23</b>
Out of Pocket Expenses				\$ 1,795.65
<b>Subtotal of Fees and Out of Pocket Expenses</b>				<b>\$ 230,019.88</b>
less Holdback Adjustment (20%)				\$ (45,644.85)
<b>Net Requested Fees &amp; Out of Pocket Expenses</b>				<b><u>\$ 184,375.03</u></b>
<b>Blended Rate (non-Fixed Fees)</b>				<b><u>\$ 384.09</u></b>

**EXHIBIT B**  
 Advanta Corporation  
 Summary of Hours and Discounted Fees Incurred by Category  
 November 8, 2009 through December 31, 2009

<u>Category</u>	<u>Exhibit</u>	<u>Hours</u>	<u>Fees</u>
2009 Integrated Audit Services	D1	-	\$ 200,000.00 <sup>(1)</sup>
Tax Consulting Services	D2	10.5	\$ 6,628.13
Retention/Fee Application Preparation	D3	22.2	\$ 7,053.55
Non Working Travel Time	D4	27.6	\$ 7,771.70
Bankruptcy Accounting Services	D5	23.3	\$ 10,656.70
<b>Total</b>		<b><u>83.6</u></b>	<b><u>\$ 232,110.08</u></b>

<sup>(1)</sup> KPMG and the Debtors agreed to a fixed fee arrangement and subsequent billings for the 2009 Integrated Audit Services provided per the engagement letter dated October 29, 2009. The fixed fee amount for the period November 8, 2009 through December 31, 2009 is \$200,000.00.

**EXHIBIT C**  
Advanta Corporation  
Summary of Out of Pocket Expenses  
November 8, 2009 through December 31, 2009

<u>Category</u>	<u>Amount</u>
Airfare	\$ -
Lodging	\$ -
Meals	\$ -
Ground Transportation	\$ 1,795.65
Miscellaneous	\$ -
<b>Total</b>	<b><u><u>\$ 1,795.65</u></u></b>

**EXHIBIT C1**

Advanta Corporation  
 Detail of Out of Pocket Expenses  
 November 8, 2009 through December 31, 2009

Name	Date	Description	Amount
		<b>Air Fare Subtotal</b>	<u>\$ -</u>
		<b>Lodging Subtotal</b>	<u>\$ -</u>
		<b>Meals Subtotal</b>	<u>\$ -</u>
Chambley, Scott	09-Nov-09	Mileage to client (1 day - 14 miles, 11/9/09) Number of Miles Incurred:30 Normal Commute to Office:16 Reimbursable Miles(# Miles Incurred Normal Commute):14 Business Purpose: Travel to client From: home To: Advanta	\$ 7.70
Stemple,Jennifer	13-Nov-09	Mileage to client (4 days - 88 miles, 11/9, 11/10, 11/11, 11/13), Number of Miles Incurred:144 Normal Commute to Office:56 Reimbursable Miles(# Miles Incurred Normal Commute):88 Business Purpose: Bankruptcy From: Manayunk To: Spring House	\$ 48.40
Ugbode,Ezinwanne S	13-Nov-09	Driving to and from Advanta Location (5 days, 260 miles, 11/9, 11/10, 11/11, 11/12, 11/13) Number of Miles Incurred:340 Normal Commute to Office:80 Reimbursable Miles(# Miles Incurred Normal Commute):260 Business Purpose: Driving to and from Advanta From: Aldan, PA To: Springhouse PA	\$ 143.00
Ugbode,Ezinwanne S	13-Nov-09	PA Turnpike Toll Charges driving to Advanta (Client Site) 5 days, (11/9, 11/10, 11/11, 11/12, 11/13) \$2 per trip.	\$ 10.00
Galen,Kelly M.	13-Nov-09	Mileage to Advanta (5 days - 55 miles, 11/9, 11/10, 11/11, 11/12, 11/13) Number of Miles Incurred:150 (5 days roundtrip) Normal Commute to Office: 95 (5 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute):55 (5 days roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Holland, PA To: Spring House, PA	\$ 30.25
Viscontto,Michael T.	24-Nov-09	Mileage to Advanta (7 days - 175 miles, 11/16, 11/17, 11/18, 11/19, 11/20, 11/23, 11/24) Number of Miles Incurred:252 (7 days roundtrip) Normal Commute to Office: 77 (7 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute): 175 (7 days roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Philadelphia, PA To: Spring House, PA	\$ 96.25



**EXHIBIT C1**

Advanta Corporation  
Detail of Out of Pocket Expenses  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>
Depman,John P.	29-Nov-09	Mileage on 11/29/09 - Number of Miles Incurred:20 Normal Commute to Office: N/A Reimbursable Miles(# Miles Incurred Normal Commute):20 Business Purpose: Excess mileage to Advanta over Capmark From: Horsham, PA To: Spring House, PA	\$ 11.00
Stemple,Jennifer	30-Nov-09	Mileage to Advanta (5 days -110 miles, 11/16, 11/17, 11/18, 11/19, 11/30) Number of Miles Incurred:180 Normal Commute to Office:70 Reimbursable Miles(# Miles Incurred Normal Commute):110 Business Purpose: Bankruptcy 2009 Audit (5 days from the 11/30 pay cycle) From: Manayunk To: Spring House	\$ 60.50
Ugbode,Ezinwanne S	30-Nov-09	Mileage on 11/30/09 - Driving to and from Advanta Location (52 miles) Number of Miles Incurred:68 Normal Commute to Office:16 Reimbursable Miles(# Miles Incurred Normal Commute):260 Business Purpose: Driving to and from Advanta From: Aldan, PA To: Springhouse PA	\$ 28.60
Ugbode,Ezinwanne S	30-Nov-09	PA Turnpike Toll Charges driving to Advanta (Client Site) 1 day, (11/30/09) \$2 per trip	\$ 2.00
Emery,Justin Arthur	30-Nov-09	New Jersey and Philadelphia Turnpike Toll Charges - 3 days (11/16, 11/20, 11/30), \$10 per trip	\$ 30.00
Emery,Justin Arthur	30-Nov-09	Mileage to Advanta (3 days - 246 miles, 11/16, 11/20, 11/30) Number of Miles Incurred:282 (3 days roundtrip) Normal Commute to Office:24 (3 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute):246 (3 days roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Haddonfield, NJ To: Spring House, PA	\$ 135.30
Galen,Kelly M.	30-Nov-09	Mileage to Advanta (6 days - 66 miles, 11/16, 11/17, 11/18, 11/19, 11/20, 11/30) Number of Miles Incurred:180 Normal Commute to Office:114 Reimbursable Miles(# Miles Incurred Normal Commute):66 Business Purpose: Driving to Client From: Holland, PA To: Spring House, PA	\$ 36.30

**EXHIBIT C1**

Advanta Corporation  
 Detail of Out of Pocket Expenses  
 November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>
Galen,Kelly M.	04-Dec-09	Mileage to Advanta (4 days - 44 miles, 12/1, 12/2, 12/3, 12/4) Number of Miles Incurred:120 (4 days roundtrip) Normal Commute to Office: 76 (4 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute):44 (4 days roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Holland, PA To: Spring House, PA	\$ 24.20
Depman,John P.	09-Dec-09	Mileage on 12/9/09 - Number of Miles Incurred:10 Normal Commute to Office: N/A Reimbursable Miles(# Miles Incurred Normal Commute):10 Business Purpose: Excess mileage over Wilmington, DE From: Jenkintown, PA To: Spring House, PA	\$ 5.50
Stemple,Jennifer	10-Dec-09	Mileage to client (7 days -154 miles, 12/1, 12/3, 12/4, 12/7, 12/8, 12/9, 12/10) Number of Miles Incurred:252 Normal Commute to Office:98 Reimbursable Miles(# Miles Incurred Normal Commute):154 Business Purpose: Advanta Audit/BK From: Manayunk To: Spring House	\$ 84.70
Visconto,Michael T.	11-Dec-09	Mileage to Advanta (7 days - 175 miles, 12/2, 12/4, 12/7, 12/8, 12/9, 12/10, 12/11) Number of Miles Incurred:252 (7 days roundtrip) Normal Commute to Office: 77 (7 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute): 175 (7 days roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Philadelphia, PA To: Spring House, PA	\$ 96.25
Emery,Justin Arthur	11-Dec-09	Mileage to Advanta (9 day - 738 miles, 12/1, 12/2, 12/3, 12/4, 12/7, 12/8, 12/9, 12/10, 12/11) Number of Miles Incurred: 846 (9 day roundtrip) Normal Commute to Office: 108 ( day roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute): 738 (9 day roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Haddonfield, NJ To: Spring House, PA	\$ 405.90
Emery,Justin Arthur	11-Dec-09	New Jersey and Philadelphia Turnpike Toll Charges - 9 days (12/1, 12/2, 12/3, 12/4, 12/7, 12/8, 12/9, 12/10, 12/11), \$10 per trip	\$ 90.00
Ugbode,Ezinwanne S	15-Dec-09	Driving to and from Advanta Location (10 days - 520 miles, 12/1, 12/2, 12/3, 12/7, 12/8, 12/9, 12/10, 12/11, 12/14, 12/15) Number of Miles Incurred: 680 (10 days roundtrip) Normal Commute to Office:160 (10 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute):520 (10 days roundtrip) Business Purpose: Driving to and from Advanta From: Aldan, PA To: Springhouse, PA	\$ 286.00

**EXHIBIT C1**

Advanta Corporation  
 Detail of Out of Pocket Expenses  
 November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>
Ugbode,Ezinwanne S	15-Dec-09	PA Turnpike Toll Charges driving to Advanta ( Client Site) 10 days (12/1, 12/2, 12/3, 12/7, 12/8, 12/9, 12/10, 12/11, 12/14, 12/15) at \$2.00 per trip	\$ 20.00
Ugbode,Ezinwanne S	18-Dec-09	Driving to and from Advanta Location (2 days - 104 miles, 12/16, 12/18) Number of Miles Incurred:136 (2 days roundtrip) Normal Commute to Office:32 (2 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute):104 (2 days roundtrip) Business Purpose: Driving to and from Advanta From:114 Hurley avenue, Aldan, PA 19018 To: Welsh and McKean Road Springhouse PA 19544	\$ 57.20
Ugbode,Ezinwanne S	18-Dec-09	PA Turnpike Toll Charges driving to Advanta (Client Site) 2 days (12/16, 12/18) at \$2.00 per trip	\$ 4.00
Emery,Justin Arthur	22-Dec-09	Mileage to Advanta (1 day - 82 miles, 12/22/09) Number of Miles Incurred:94 (1 day roundtrip) Normal Commute to Office: 12 (1 day roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute):82 (1 day roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Haddonfield, NJ To: Spring House, PA	\$ 45.10
Emery,Justin Arthur	22-Dec-09	New Jersey and Philadelphia Turnpike Toll Charges - 1 day (12/22/09), \$10 per trip	\$ 10.00
Visconto,Michael T.	30-Dec-09	Mileage to Advanta (2 days - 50 miles, 12/22, 12/30) Number of Miles Incurred: 72 (2 days roundtrip) Normal Commute to Office: 22 (2 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute): 50 (2 days roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Philadelphia, PA To: Spring House, PA	\$ 27.50
<b>Ground Transportation Subtotal</b>			<b>\$ 1,795.65</b>
<b>Miscellaneous Subtotal</b>			<b>\$ -</b>
<b>Total Out of Pocket Expenses</b>			<b>\$ 1,795.65</b>

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	09-Nov-09	Senior Associate review of Q3 Form 10-Q Fair Value footnote support tie-out performed by E. Ugboode (KPMG Associate).	0.3	
Emery,Justin Arthur	09-Nov-09	Agreed Statement of Stockholder's Equity in Q3 Form 10-Q to supporting documentation, including recalculations.	0.4	
Brechter,Kristen A	09-Nov-09	Meeting with J. Depman, J. Stemple, J. Emery, K. Brechter, M. Viscontto, K. Galen, E. Ugboode (All KPMG) regarding bankruptcy filing and go-forward procedures.	0.5	
Depman,John P.	09-Nov-09	Meeting with J. Depman, J. Stemple, J. Emery, K. Brechter, M. Viscontto, K. Galen, E. Ugboode (All KPMG) regarding bankruptcy filing and go-forward procedures.	0.5	
Emery,Justin Arthur	09-Nov-09	Meeting with J. Depman, J. Stemple, J. Emery, K. Brechter, M. Viscontto, K. Galen, E. Ugboode (All KPMG) regarding bankruptcy filing and go-forward procedures.	0.5	
Galen,Kelly M.	09-Nov-09	Meeting with J. Depman, J. Stemple, J. Emery, K. Brechter, M. Viscontto, K. Galen, E. Ugboode (All KPMG) regarding bankruptcy filing and go-forward procedures.	0.5	
Stemple,Jennifer	09-Nov-09	Meeting with J. Depman, J. Stemple, J. Emery, K. Brechter, M. Viscontto, K. Galen, E. Ugboode (All KPMG) regarding bankruptcy filing and go-forward procedures.	0.5	
Ugboode,Ezinwanne S	09-Nov-09	Meeting with J. Depman, J. Stemple, J. Emery, K. Brechter, M. Viscontto, K. Galen, E. Ugboode (All KPMG) regarding bankruptcy filing and go-forward procedures.	0.5	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	09-Nov-09	Meeting with J. Depman, J. Stemple, J. Emery, K. Brechter, M. Viscontto, K. Galen, E. Ugboode (All KPMG) regarding bankruptcy filing and go-forward procedures.	0.5	
Emery,Justin Arthur	09-Nov-09	Senior Associate review of 2009 Integrated Audit Plan prepared by J. Stemple (Senior Manager KPMG)	0.6	
Stemple,Jennifer	09-Nov-09	Discuss results of the Other Than Temporary Impairment on several investment securities review with J. Depman and D. Butler (both KPMG) in preparation of the audit committee meeting.	1.0	
Butler,David J.	09-Nov-09	Discuss results of the Other Than Temporary Impairment on several investment securities review with J. Depman and J. Stemple (both KPMG) in preparation of the audit committee meeting.	1.0	
Depman,John P.	09-Nov-09	Discuss results of the Other Than Temporary Impairment on several investment securities review with J. Stemple and D. Butler (both KPMG) in preparation of the audit committee meeting.	1.0	
Brechtter,Kristen A	09-Nov-09	Tied-out Footnote 4, "Investments Available for Sale," agreeing all numbers included in the Footnote to our Other Than Temporary Impairment (OTTI) and investment workpapers in the Unusual Items section of our Workpapers Binder.	1.1	
Stemple,Jennifer	09-Nov-09	Review Other Than Temporary Impairment on several investment securities.	1.2	
Brechtter,Kristen A	09-Nov-09	Tied-out Footnote 14, "Regulatory Developments," agreeing all numbers included within the Company's footnote to data included in our Workpapers Binder.	1.3	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Connors, Terence	09-Nov-09	Attend and participate in Advanta Corp. Audit Committee meeting to discuss various items related to the status of our third quarter review of the Company's 10Q filing and our 2009 integrated audit plan. Participants include T. Connors, J. Depman and, J. Stemple (all KPMG), D. Alter (Advanta CEO), P. Browne (Advanta CFO), L. Browne (Advanta Internal Counsel), J. Dubow (Advanta General Counsel), K. Goldman (Advanta ABC CFO), T. Mahoney (Advanta Internal Audit Director), C. Ravitch (Advanta Accounting Director), M. Botel, T. Costello, M. Stolper (Three Audit Committee Members).	1.4	
Depman, John P.	09-Nov-09	Attend and participate in Advanta Corp. Audit Committee meeting to discuss various items related to the status of our third quarter review of the Company's 10Q filing and our 2009 integrated audit plan. Participants include T. Connors, J. Depman and, J. Stemple (all KPMG), D. Alter (Advanta CEO), P. Browne (Advanta CFO), L. Browne (Advanta Internal Counsel), J. Dubow (Advanta General Counsel), K. Goldman (Advanta ABC CFO), T. Mahoney (Advanta Internal Audit Director), C. Ravitch (Advanta Accounting Director), M. Botel, T. Costello, M. Stolper (Three Audit Committee Members).	1.4	
Stemple, Jennifer	09-Nov-09	Attend and participate in Advanta Corp. Audit Committee meeting to discuss various items related to the status of our third quarter review of the Company's 10Q filing and our 2009 integrated audit plan. Participants include T. Connors, J. Depman and, J. Stemple (all KPMG), D. Alter (Advanta CEO), P. Browne (Advanta CFO), L. Browne (Advanta Internal Counsel), J. Dubow (Advanta General Counsel), K. Goldman (Advanta ABC CFO), T. Mahoney (Advanta Internal Audit Director), C. Ravitch (Advanta Accounting Director), M. Botel, T. Costello, M. Stolper (Three Audit Committee Members).	1.4	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscont,Michael T.	09-Nov-09	Agreed financial statements and footnotes on Q3 Form 10-Q (Footnote 4) to review workpapers and supporting documentation.	1.5	
Viscont,Michael T.	09-Nov-09	Agreed financial statements and footnotes on Q3 Form 10-Q (Footnote 5) to review workpapers and supporting documentation.	1.5	
Viscont,Michael T.	09-Nov-09	Document audit procedures within the Interim Completion Document, a required review document summarizing the results of the interim review.	2.0	
Viscont,Michael T.	09-Nov-09	Agreed financial statements and footnotes on Q3 Form 10-Q (Footnote 7) to review workpapers and supporting documentation.	2.2	
Brecht, Kristen A	09-Nov-09	Tied-out Footnote 13, "Stock-Based Compensation," agreeing all numbers included within the Company's footnote to data included in our Earnings Per Share (EPS) workpapers.	2.3	
Ugbode,Ezinwanne S	09-Nov-09	Agreed financial statements and footnotes on Q3 Form 10-Q (Balance sheet, Income Statement and Footnote 4) to review workpapers and supporting documentation.	2.5	
Chambley,Scott A	09-Nov-09	Manager review of the Q3 10-Q tie-out (financial statements and footnotes) performed by various staff and senior associates and provide review comments.	2.5	
Stemple,Jennifer	09-Nov-09	Senior manager review of the Q3 10-Q tie-out (financial statements and footnotes) performed by various staff and senior associates and provide review comments.	2.5	
Stemple,Jennifer	09-Nov-09	Continue Senior manager review of the Q3 10-Q tie-out (financial statements and footnotes) performed by various staff and senior associates and provide review comments.	3.0	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	09-Nov-09	Agreed financial statements and footnotes on Q3 Form 10-Q (Footnote 4,5,7,11, & 19) to review workpapers and supporting documentation.	3.2	
Emery,Justin Arthur	09-Nov-09	Review SEC Comment Letters received during 2009 by the Company and ensured the comments are properly addressed in the most recent Q3 10Q draft provided by management the morning of 11/9.	3.4	
Galen,Kelly M.	09-Nov-09	Agreed financial statements and footnotes on Q3 Form 10-Q (Various footnotes) to review workpapers and supporting documentation.	3.5	
Chambley,Scott A	09-Nov-09	Continue Manager review of the Q3 10-Q tie-out (financial statements and footnotes) performed by various staff and senior associates and provide review comments.	3.5	
Emery,Justin Arthur	09-Nov-09	Agreed Statement of Cash Flows in Q3 Form 10-Q to supporting documentation, including recalculations.	3.9	
Stemple,Jennifer	10-Nov-09	Prepare Public Company Accounting Oversight Board (PCAOB) Rule 3524 memo update for the audit committee meeting on 11/9/2009.	0.1	
Galen,Kelly M.	10-Nov-09	Review the Audit Committee Meetings documentation ensuring the documents have required sign-offs by the preparer and reviewer.	0.3	
Stemple,Jennifer	10-Nov-09	Senior manager review of the clearance of review comments provided to the engagement team related to the Q3 Form 10-Q.	0.4	
Ugbode,Ezinwanne S	10-Nov-09	Review audit confirmations prepared by Advanta's Internal Audit Department prior to mailing.	0.6	



**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	10-Nov-09	Prepare template that outlines the dollar changes and percentage changes found in the analytics for both Balance sheet and Income Statement accounts compared to prior periods, for use by senior associates in preparing analytical explanations.	0.8	
Galen,Kelly M.	10-Nov-09	Clear senior manager review notes over the tax workpapers for Q3 09 interim review.	1.0	
Viscontto,Michael T.	10-Nov-09	Ran statistical sampling program to select Business Credit Card accounts for which audit confirmations would be sent.	1.0	
Emery,Justin Arthur	10-Nov-09	Senior Associate review of the entire Q3 10Q tie-out to supporting documentation performed by various Staff Associates.	1.7	
Viscontto,Michael T.	10-Nov-09	Prepare Income Statement Analytical Explanations for periods of comparison Q309 vs. Q308.	2.2	
Galen,Kelly M.	10-Nov-09	Review and analyze the filed Q3 Form 10-Q by ensuring all tick marks are described and each reference is correctly cross-referenced.	2.3	
Stemple,Jennifer	10-Nov-09	Review of minutes of the board of directors and other committees through Q3 2009.	2.4	
Viscontto,Michael T.	10-Nov-09	Prepare Income Statement Analytical Explanations for periods of comparison Q309 vs. Q209.	2.5	
Ugbode,Ezinwanne S	10-Nov-09	Continue to review and revise the draft audit procedures performed for Q3 10-Q to the final version.	2.6	
Emery,Justin Arthur	10-Nov-09	Prepare analytical explanations for significant balance sheet account variations comparing periods 9/30/2009 to 6/30/2009 as part of Q3 review procedures.	2.8	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	10-Nov-09	Prepare analytical explanations for significant balance sheet account variations comparing periods 9/30/2009 to 9/30/2008 as part of Q3 review procedures.	3.3	
Galen,Kelly M.	10-Nov-09	Prepare Income Statement Analytical Explanations for periods of comparison YTD 2009 vs. YTD 2008.	3.9	
Ugbode,Ezinwanne S	10-Nov-09	Review and revise the draft audit procedures performed for Q3 10-Q to the final version.	3.9	
Ugbode,Ezinwanne S	11-Nov-09	Review SEC Filings of Advanta Corp. and related entities during Q3 for financial reporting and audit implications.	0.1	
Stemple,Jennifer	11-Nov-09	Meeting with C. Toscano (Tax Director, KPMG) to discuss the impact of passage of tax law related to the ability to carry back Net Operating Losses (NOL's) 5 years.	0.3	
Galen,Kelly M.	11-Nov-09	Research information regarding financial information of Advanta Corp. subsidiaries for inclusion in the 2009 Planning Document.	0.5	
Ugbode,Ezinwanne S	11-Nov-09	Prepare audit confirmations of business credit card accounts for mailing.	0.6	
Stemple,Jennifer	11-Nov-09	Review of General Binder to ensure clearance of review comments.	0.6	
Galen,Kelly M.	11-Nov-09	Prepare audit confirmations of deposit accounts for mailing.	1.0	
Visconto,Michael T.	11-Nov-09	Prepare Income Statement Analytical Explanations for periods of comparison YTD 2009 vs. YTD 2008.	1.0	
Visconto,Michael T.	11-Nov-09	Tested the completeness and accuracy of the Advanta interest expense population by reconciling the population to the general ledger, from which samples would be selected for detailed recalculation.	1.0	

## EXHIBIT D1

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	11-Nov-09	Verified accuracy of Jumbo Certificates of Deposit (CD) (Deposits) audit confirmations prepared by Advanta Corp.'s internal audit department prior to mailing.	1.0	
Stemple,Jennifer	11-Nov-09	Review of minutes of the board of directors and other committees.	1.6	
Emery,Justin Arthur	11-Nov-09	Prepare audit confirmations for mailing.	2.0	
Ugbode,Ezinwanne S	11-Nov-09	Address and clear manager review comments on Q3 Form 10-Q tie out procedures.	2.3	
Stemple,Jennifer	11-Nov-09	Review of General Binder to ensure clearance of review comments.	2.5	
Viscontto,Michael T.	11-Nov-09	Tested the completeness and accuracy of the Jumbo Certificates of Deposit population from which audit confirmations would be selected by reconciling the population to the general ledger.	2.5	
Galen,Kelly M.	11-Nov-09	Prepare Income Statement Analytical Explanations for periods of comparison YTD 2009 vs. YTD 2008.	3.0	
Ugbode,Ezinwanne S	11-Nov-09	Agreed Management's Discussion and Analysis on Form 10-Q to Financial Statements and Footnotes contained on Form 10-Q to ensure consistency.	3.5	
Galen,Kelly M.	11-Nov-09	Review documentation from a previously provided draft of the 10Q and compared to the final version provided by the client and filed with the SEC.	3.5	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	11-Nov-09	Prepare the 2009 integrated audit planning document including documentation of the company's business and internal control structure, Risk assessment procedures and matters discussed with the client and team during planning process, the entity level control structure, the company's IT environment, Team's plans to use external experts, service organizations, or internal audit, Planning Matrix (A summary of account balances, significant accounts, identified risks, and planned audit procedures), our considerations regarding the company's subsidiaries and procedures to perform at different client locations, our planned use of Computer Assisted Auditing Techniques and our planned approach for testing Journal Entry processing.	3.9	
Galen,Kelly M.	12-Nov-09	Review SEC Filings of Advanta Corp. and related entities during Q3 for financial reporting and audit implications.	1.9	
Ugbode,Ezinwanne S	12-Nov-09	Continue to agree Management's Discussion and Analysis on Form 10-Q to Financial Statements and Footnotes contained on Form 10-Q to ensure consistency.	2.9	
Galen,Kelly M.	13-Nov-09	Discuss scope and purpose of Card Servicing Agreed Upon Procedures with J. Stemple and E. Ugbode (both KPMG).	0.1	
Stemple,Jennifer	13-Nov-09	Discuss scope and purpose of Card Servicing Agreed Upon Procedures with K. Galen and E. Ugbode (both KPMG).	0.1	
Ugbode,Ezinwanne S	13-Nov-09	Discuss scope and purpose of Card Servicing Agreed Upon Procedures with K. Galen and J. Stemple (both KPMG).	0.1	
Stemple,Jennifer	13-Nov-09	Meeting with J. Spitzer (ITAS manager KPMG) to discuss progress of IT portion of 2009 audit.	0.3	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Spitzer,Julie A.	13-Nov-09	Meeting with J. Stemple (KPMG) to discuss progress of IT portion of 2009 audit.	0.3	
Stemple,Jennifer	13-Nov-09	Meet with T. Mahoney (Director Internal Audit, Advanta Corp.) and P. Browne CFO-Advanta Corp.) to discuss scope of 2009 audit given the bankruptcy filing and intercompany receivables/payables.	0.6	
Stemple,Jennifer	13-Nov-09	Review schedule provided by P. Browne (CFO, Advanta Corp.) related to intercompany receivables and payables.	0.7	
Ugbode,Ezinwanne S	13-Nov-09	Prepare the list of items required from Advanta Corp. to perform the 2009 integrated audit (Sarbanes Oxley Rule 404) testing.	1.2	
Galen,Kelly M.	13-Nov-09	Prepare audit confirmations for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	1.5	
Ugbode,Ezinwanne S	13-Nov-09	Prepare audit confirmations for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	1.5	
Galen,Kelly M.	13-Nov-09	Compare prior years Sarbanes Oxley planning matrix to the current years planning matrix in order to determine what documentation we will need to request from the client.	3.0	
Galen,Kelly M.	13-Nov-09	Perform agreed upon procedures for card servicing test work over the Advanta Corp. AdvantaSeries securitizations.	3.8	
Spitzer,Julie A.	16-Nov-09	Discussion with J. Parach (Advanta) regarding the key controls analysis and testing plan with internal audit.	0.2	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Stemple,Jennifer	16-Nov-09	Review press release and financial reporting impact of Advanta's closure of their IdeaBlob product/business.	0.3	
Galen,Kelly M.	16-Nov-09	Continue to perform independent auditor procedures Agreed upon between Advanta and the Trustee regarding the Advanta Business Card Master Trust AdvantaSeries Noteholder's Statement for the period ending 3/31/09.	3.9	
Emery,Justin Arthur	16-Nov-09	Continue to preparing planning document for the 2009 Advanta audit. This included research of analyst reports, company press releases, documentation of 2009 events and the current status of the company, and development of our overall audit plan under the new bankruptcy circumstances.	3.9	
Galen,Kelly M.	16-Nov-09	Perform independent auditor procedures Agreed upon between Advanta and the Trustee regarding the Advanta Business Card Master Trust AdvantaSeries Noteholder's Statement for the period ending 3/31/09.	3.9	
Emery,Justin Arthur	16-Nov-09	Prepare planning document for the 2009 Advanta audit. This included research of analyst reports, company press releases, documentation of 2009 events and the current status of the company, and development of our overall audit plan under the new bankruptcy circumstances.	3.9	
Stemple,Jennifer	17-Nov-09	Meet with T. Mahoney (Advanta Director of Internal Audit) to discuss KPMG's participation in an upcoming Audit Committee meeting.	0.2	
Spitzer,Julie A.	17-Nov-09	Revise the key controls listing spreadsheet with additional questions and plan for current year testing.	0.2	
Visconto,Michael T.	17-Nov-09	Selected accounts using a monetary unit sampling tool to be tested for deposits interest recalculations and communicated selections to management as part of year end audit substantive test work.	1.0	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Visconto,Michael T.	17-Nov-09	Selected accounts using a monetary unit sampling tool to be tested for notes interest recalculations and communicating selections to management as part of year end audit substantive test work.	1.0	
Visconto,Michael T.	17-Nov-09	Selected master Certificates of Deposit (CD) accounts to be recalculated as part of year end audit substantive test work.	1.0	
Galen,Kelly M.	17-Nov-09	Perform a substantive recalculation of the AdvantaSeries Monthly Interest Calculated for 3/31/09, as presented on the AdvantaSeries Noteholder's Statement.	1.3	
Visconto,Michael T.	17-Nov-09	Perform computer assisted auditing techniques on deposit interest expense population files as part of year end audit substantive test work.	2.0	
Visconto,Michael T.	17-Nov-09	Perform computer assisted auditing techniques on notes interest expense population files as part of year end audit substantive test work.	2.0	
Galen,Kelly M.	17-Nov-09	Continued to perform independent auditor procedures agreed upon between Advanta and the Trustee regarding the Advanta Business Card Master Trust AdvantaSeries Noteholder's Statement for the period ending 6/30/09.	3.9	
Galen,Kelly M.	17-Nov-09	Perform independent auditor procedures agreed upon between Advanta and the Trustee regarding the Advanta Business Card Master Trust AdvantaSeries Noteholder's Statement for the period ending 6/30/09.	3.9	
Stemple,Jennifer	18-Nov-09	Prepare summary of meeting with T. Mahoney (Advanta Director of Internal Audit) regarding the 2009 Audit Plan and Federal Deposit Insurance Corporation Improvement Act (FDICIA) requirements and forward to J. Depman (Partner, KPMG).	0.2	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	18-Nov-09	Continued to perform independent auditor procedures agreed upon between Advanta and the Trustee regarding the Advanta Business Card Master Trust AdvantaSeries Noteholder's Statement for the period ending 6/30/09.	0.4	
Stemple,Jennifer	18-Nov-09	Review the Audit Committee Presentation prepared by Internal Audit for the Advanta Bank Corp Audit Committee.	0.4	
Stemple,Jennifer	18-Nov-09	Senior Manager review of the variation analysis prepared by K. Galen (Staff, KPMG) for the 9 month income statement period ended 9/30/09 to 9/30/08 to ensure comments had been cleared.	0.8	
Galen,Kelly M.	18-Nov-09	Perform a substantive recalculation of the AdvantaSeries Monthly Interest Calculated for 6/30/09, as presented on the AdvantaSeries Noteholder's Statement.	1.1	
Stemple,Jennifer	18-Nov-09	Senior Manager review of the tie out of the Management Discussion and Analysis section of the 10-Q prepared by E. Ugbo (Staff, KPMG) to ensure that comments had been cleared.	1.2	
Viscontto,Michael T.	18-Nov-09	Prepare deposit confirmations for distribution to selected customers; prepare packaging to include customer statement, audit confirmation, and return envelope.	1.5	
Viscontto,Michael T.	18-Nov-09	Prepare jumbo deposit confirmations for distribution to selected customers; prepare packaging to include customer statement, audit confirmation, and return envelope.	1.5	
Viscontto,Michael T.	18-Nov-09	Prepare senior note confirmations for distribution to selected customers; prepare packaging to include customer statement, audit confirmation, and return envelope.	1.5	
Viscontto,Michael T.	18-Nov-09	Prepare retail deposit confirmations for distribution to selected customers including packaging a customer statement, audit confirmation, and return	2.5	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	18-Nov-09	Continued to perform independent auditor procedures agreed upon between Advanta and the Trustee regarding the Advanta Business Card Master Trust AdvantaSeries Noteholder's Statement for the period ending 9/30/09.	3.9	
Galen,Kelly M.	18-Nov-09	Perform independent auditor procedures agreed upon between Advanta and the Trustee regarding the Advanta Business Card Master Trust AdvantaSeries Noteholder's Statement for the period ending 9/30/09.	3.9	
Stemple,Jennifer	19-Nov-09	Communicated comments on Advanta's response to the SEC Comment letter to C. Wilson (Controller, Advanta Corp.).	0.1	
Connors,Terence	19-Nov-09	Conference Call with J. Stemple (Senior Manager, KPMG), J. Depman (Partner, KPMG), and T. Connors (Risk Management Partner, KPMG) to discuss Advanta's response to the SEC comment letter received in September 2009 as well as provide T. Connors with a general audit status update.	0.2	
Depman,John P.	19-Nov-09	Conference Call with J. Stemple (Senior Manager, KPMG), J. Depman (Partner, KPMG), and T. Connors (Risk Management Partner, KPMG) to discuss Advanta's response to the SEC comment letter received in September 2009 as well as provide T. Connors with a general audit status update.	0.2	
Stemple,Jennifer	19-Nov-09	Conference Call with J. Stemple (Senior Manager, KPMG), J. Depman (Partner, KPMG), and T. Connors (Risk Management Partner, KPMG) to discuss Advanta's response to the SEC comment letter received in September 2009 as well as provide T. Connors with a general audit status update.	0.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Stemple,Jennifer	19-Nov-09	Meet with T. Mahoney (Advanta Director Internal Audit) to further discuss 2009 audit plan and Federal Deposit Insurance Corporation Improvement Act (FDICIA) requirements.	0.3	
Depman,John P.	19-Nov-09	Meet with T. Mahoney (Advanta Director of Internal Audit) to discuss Audit Committee meeting.	0.3	
Stemple,Jennifer	19-Nov-09	Prepare and sent e-mail to J. Spitzer (IRM Manager, KPMG) regarding meeting with L. Baptista (Advanta Internal Audit) to discuss the timing and scope of KPMG's audit on Information Technology General and Application Controls.	0.4	
Stemple,Jennifer	19-Nov-09	Meet with L. Baptista (Advanta Internal Audit) to discuss the timing and scope of KPMG's audit on Information Technology General and Application Controls.	0.5	
Depman,John P.	19-Nov-09	Meeting with T. Mahoney (Advanta Director of Internal Audit) to discuss Audit Plan for 2009.	0.5	
Butler,David J.	19-Nov-09	Review of client's response to most recent SEC Comment letter.	0.5	
Stemple,Jennifer	19-Nov-09	Review Advanta Corp.'s response to the SEC comment letter received in September 2009.	0.6	
Galen,Kelly M.	19-Nov-09	Continued to perform independent auditor procedures agreed upon between Advanta and the Trustee regarding the Advanta Business Card Master Trust AdvantaSeries Noteholder's Statement for the period ending 9/30/09.	0.7	
Galen,Kelly M.	19-Nov-09	Agreed numbers from support provided by management to manual interchange numbers in the master file that are used to support numbers in the Noteholders Statement for 6/30/09.	1.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	19-Nov-09	Agreed numbers from support provided by management to manual interchange numbers in the master file that are used to support numbers in the Noteholders Statement for 9/30/09.	1.0	
Galen,Kelly M.	19-Nov-09	Agreed numbers from support provided by management to manual interchange numbers in the master file that are used to support numbers in the Noteholders Statement for 3/31/09.	1.2	
Viscontto,Michael T.	19-Nov-09	Review substantive analytical procedures performed over Debt and Securitizations in prior years to determine their relevance to the 2009 audit.	3.0	
Viscontto,Michael T.	19-Nov-09	Review substantive analytical procedures performed over Receivables and deposits in prior years to determine their relevance to the 2009 audit.	3.0	
Depman,John P.	20-Nov-09	Conference call - J. Depman (Partner, KPMG) and J. Stemple (Senior Manager, KPMG) to discuss Advanta Bank Corp. (ABC) audit requirements and status of audit for Advanta Insurance Company.	0.2	
Stemple,Jennifer	20-Nov-09	Conference call - J. Depman (Partner, KPMG) and J. Stemple (Senior Manager, KPMG) to discuss Advanta Bank Corp. (ABC) audit requirements and status of audit for Advanta Insurance Company.	0.2	
Depman,John P.	20-Nov-09	Conference call with J. Depman (Partner, KPMG) and K. Goldman (Advanta Bank Corp. CFO) to discuss ABC accounting issues related to taxation agreement with Advanta Corp.	0.8	
Galen,Kelly M.	20-Nov-09	Prepare year-end Audit workpapers.	0.8	
Galen,Kelly M.	20-Nov-09	Review 2008 Advanta Corp. SOx Binders in order to determine which Sox processes needed to be tested for the 2009 audit.	0.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	20-Nov-09	Draft document listing client contacts within each department for planned SOx process walkthroughs.	1.0	
Galen,Kelly M.	20-Nov-09	Obtain the Certificates of Deposit (CD)-128 report from D. Martini (Securizations Manager, Advanta Corp.) and draft document showing the summation of account totals that are used in the Master File for 3/31/09.	1.3	
Galen,Kelly M.	20-Nov-09	Obtain the Certificates of Deposit (CD)-128 report from D. Martini (Securizations Manager, Advanta Corp.) and draft document showing the summation of account totals that are used in the Master File for 9/30/09.	1.3	
Galen,Kelly M.	20-Nov-09	Obtain the Certificates of Deposit (CD)-128 report from D. Martini (Securizations Manager, Advanta Corp.) and draft document showing the summation of account totals that are used in the Master File for 6/30/09.	1.6	
Stemple,Jennifer	20-Nov-09	Meeting with C. Toscano (Tax Director, KPMG), J. Liu (Tax Manager, KPMG), J. Stemple (Audit Senior Manager, KPMG), P. Browne (CFO, Advanta), T. Mahoney (Advanta Director of Internal Audit) and T. Costello (Advanta Audit Committee Chair) regarding pre-approval of tax services to be provided to Advanta Corp.	2.0	
Visconto,Michael T.	20-Nov-09	Review and evaluated confirmation responses received from customers.	2.0	
Visconto,Michael T.	20-Nov-09	Review prior year walkthroughs performed in 2008 to determine whether or not they are relevant to 2009.	2.0	
Emery,Justin Arthur	20-Nov-09	Continue preparing planning document for the 2009 Advanta audit. This included research of analyst reports, company press releases, documentation of 2009 events and the current status of the company, and development of our overall audit plan under the new bankruptcy circumstances.	2.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	20-Nov-09	Continue preparing planning document for the 2009 Advanta audit. This included research of analyst reports, company press releases, documentation of 2009 events and the current status of the company, and development of our overall audit plan under the new bankruptcy circumstances.	3.9	
Visconto,Michael T.	23-Nov-09	Prepare business card confirm data file for management.	1.0	
Visconto,Michael T.	23-Nov-09	Review business card confirmations received from management for accuracy compared to the list of confirmations requested by KPMG. This includes verifying account holder information and balances are in agreement.	1.5	
Depman,John P.	30-Nov-09	Call between J. Depman (Partner, KPMG) and J. Stemple (Senior Manager, KPMG) to discuss Advanta audit progress.	0.2	
Stemple,Jennifer	30-Nov-09	Call between J. Depman (Partner, KPMG) and J. Stemple (Senior Manager, KPMG) to discuss Advanta audit progress.	0.2	
Emery,Justin Arthur	30-Nov-09	Discussed control testing related to system changes/updates with J Stemple (Senior Manager, KPMG).	0.2	
Stemple,Jennifer	30-Nov-09	Discussed control testing related to system changes/updates with J. Emery (Senior Associate, KPMG).	0.2	
Emery,Justin Arthur	30-Nov-09	Discussed with M. Boyle (Advanta Finance Manager) the topics to be covered in a meeting on allowance for loan loss procedures (SOx) to be held on 12/1/2009.	0.2	
Emery,Justin Arthur	30-Nov-09	Discussed with K. Goldman (CFO, Advanta Bank Corp.) the SOx processes we intended to walkthrough and the individuals we would be meeting with.	0.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	30-Nov-09	Filed a copy of the 3rd Quarter 10-Q reviewed by KPMG's Global Delivery Center in the workpapers.	0.3	
Emery,Justin Arthur	30-Nov-09	Discussed with J. Kilhefner (Advanta Internal Audit) our planned SOx walkthrough procedures, including individuals to contact, processes involved, timing of meetings, and status of company process flowcharts prepared by internal audit.	0.4	
Emery,Justin Arthur	30-Nov-09	Review process documentation provided by M. Boyle (Advanta Finance Manager) to obtain an understanding in advance of the meeting on 12/1/2009.	0.4	
Emery,Justin Arthur	30-Nov-09	Discussed with J. Dubow (Advanta General Counsel) the topics to be covered in a meeting on litigation control procedures (SOx) to be held on Wednesday 12/2/2009.	0.5	
Brechter,Kristen A	30-Nov-09	Meeting with J. Emery (Senior Associate, KPMG) and Brechter (Senior Associate, KPMG) and J. Stemple (Senior Manager,, KPMG) to discuss update on audit plan and discuss plan for the week of 11/30.	0.5	
Emery,Justin Arthur	30-Nov-09	Meeting with J. Emery (Senior Associate, KPMG) and Brechter (Senior Associate, KPMG) and J. Stemple (Senior Manager,, KPMG) to discuss update on audit plan and discuss plan for the week of 11/30.	0.5	
Stemple,Jennifer	30-Nov-09	Meeting with J. Emery (Senior Associate, KPMG) and Brechter (Senior Associate, KPMG) and J. Stemple (Senior Manager,, KPMG) to discuss update on audit plan and discuss plan for the week of 11/30.	0.5	
Brechter,Kristen A	30-Nov-09	Meeting with the Company's vendor management team, including M. Marazas (Advanta Corp.) and P. O'Donnell (Advanta Corp.) to discuss changes to the process during FY 2009 in preparation for our SOX-related walkthrough of the process.	0.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	30-Nov-09	Review prior year process flowchart from 2008 Advanta audit for the litigation process to be able to communicate to the client the specifics of the meeting to be held on 12/2/2009.	0.8	
Brechter,Kristen A	30-Nov-09	Draft the SOX walkthrough process template for the Purchasing process to document the results of our walkthrough procedures.	1.0	
Brechter,Kristen A	30-Nov-09	Draft the SOX walkthrough process template for the Vendor Management process to document the results of our walkthrough procedures.	1.0	
Stemple,Jennifer	30-Nov-09	Prepare a memo to document the Audit Committee Pre-Approval of the tax services to be provided by KPMG in accordance with Public Company Accounting Oversight Board (PCAOB) Rule 3524.	1.0	
Galen,Kelly M.	30-Nov-09	Prepare confirmation envelopes for the business card receivable audit confirmations in order for them to be ready once the final audit confirmations are received.	1.0	
Galen,Kelly M.	30-Nov-09	Scheduled meetings with those in charge of the Human Resources, Stock Compensation, and Lending processes to perform walkthroughs.	1.0	
Ugbode,Ezinwanne S	30-Nov-09	Review and addressed J. Stemple (Senior Manager, KPMG) review comments on the 3rd Quarter 10-Q Management's Discussion and Analysis.	1.3	
Emery,Justin Arthur	30-Nov-09	Review and revised list prepared by K. Galen (KPMG) of proposed contacts and processes to be analyzed for the 2009 audit; prepare go-forward	1.3	
Connors,Terence	30-Nov-09	Review Form 8-k and information related to liquidation basis of accounting.	1.4	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Brechtter,Kristen A	30-Nov-09	Review changes provided to me by the Company's Internal Audit department that occurred during FY 2009 related to the Company's Accounts Payable, Fixed Assets, Purchasing, and Operating Expenses processes in preparation for our SOX-related walkthrough of these processes.	1.5	
Galen,Kelly M.	30-Nov-09	Ensure all of the confirmation statements received from Advanta management agreed to the master list of confirmations requested to be prepared by KPMG.	2.5	
Emery,Justin Arthur	30-Nov-09	Review and perform analysis to ensure all key controls identified to be tested as part of the 2009 audit were included within the planned SOx process walkthroughs.	2.5	
Ugbode,Ezinwanne S	30-Nov-09	Verified that information on Business Card Receivables statements received from management agreed to the master confirmation list prepared by KPMG.	2.6	
Ugbode,Ezinwanne S	30-Nov-09	Verified that the account numbers on the monthly statements to be sent out for confirms matched the original data file provided by the client.	3.0	
Galen,Kelly M.	30-Nov-09	Perform review and revision procedures over the confirmations received by correcting the clients' systematic errors in the account numbers presented on the confirmations.	3.5	
Stemple,Jennifer	01-Dec-09	Discussion with K. Goldman (CFO, Advanta Bank Corp.) to discuss Federal Deposit Insurance Corporation Improvement Act (FDICIA) audit and comparative financial statement requirements for Advanta Bank Corp.	0.1	
Depman,John P.	01-Dec-09	Discussion with J. Kilhefner (Internal Audit, Advanta Corp.) to discuss the status of internal audit activities for the 2009 audit.	0.2	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	01-Dec-09	Review template prepared by K. Brechter (Senior Associate, KPMG) used to document the details of SOx process walkthroughs performed.	0.2	
Emery,Justin Arthur	01-Dec-09	Draft correspondence to KPMG audit engagement team of reminders and questions to ask of management when executing our planned SOx process walkthroughs. Significant topics included management override of controls, identification of fraud, and documentation.	0.3	
Galen,Kelly M.	01-Dec-09	Review the client process flowchart and generated questions in preparation for the Management Incentive stock option exercise process walk through with S. Giusti (Advanta Corp. Legal Department).	0.3	
Galen,Kelly M.	01-Dec-09	Conduct walk through along with E. Ugboode (KPMG) and T. Gallione (Advanta Corp. Human Resources) regarding the Employee Action Notice, Hiring, and Benefits Processing Processes.	0.5	
Ugboode,Ezinwanne S	01-Dec-09	Conduct walk through along with K. Galen (KPMG) and T. Gallione (Advanta Corp. Human Resources) regarding the Employee Action Notice, Hiring, and Benefits Processing Processes.	0.5	
Galen,Kelly M.	01-Dec-09	Conduct walk through of the Stock Option and Management Incentive Plan exercising process with S. Giusti (Advanta Corp. Legal Department).	0.5	
Ugboode,Ezinwanne S	01-Dec-09	Ensured that all business card audit confirmations being sent to customers, approximately 400, reflect the proper account number per the original data base from which selections were chosen.	0.5	
Emery,Justin Arthur	01-Dec-09	Prepare correspondence to J. Kilhefner (Advanta Internal Audit) regarding what company processes were in our scope for control evaluation (SOx) procedures.	0.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	01-Dec-09	Continued to prepare the Audit Program Guide for 2009 for the Fed Funds and Investments audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	0.6	
Brechtter,Kristen A	01-Dec-09	Review the client-prepared process narrative for the Vendor Management process in preparation for a scheduled walkthrough meeting on 12/2/2009 with P. O'Donnell (Advanta) and M. Marazas (Advanta). Specifically, I analyzed changes that have occurred in the process during the course of the year given the nature of employee turnover and bankruptcy status.	0.6	
Galen,Kelly M.	01-Dec-09	Review the client process flowchart and generated questions in preparation for the Stock Options and Management Incentive Plan SOx walk through with S. Cooper (Advanta Corp. Human Resources).	0.7	
Galen,Kelly M.	01-Dec-09	Ensured that all business card audit confirmations being sent to customers, approximately 400, reflect the proper account number per the original data base from which selections were chosen.	1.0	
Galen,Kelly M.	01-Dec-09	Review the client process flowchart and generated questions in preparation for the Employee Action Notice, Hiring, and Benefits Processing SOx walk through with T. Gallione (Advanta Corp. Human Resources Specialist).	1.0	
Galen,Kelly M.	01-Dec-09	Conduct SOx walk through with S. Cooper (Advanta Corp. Human Resources) over the Stock Option and Management Incentive Plan process.	1.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Brechter,Kristen A	01-Dec-09	Review the client-prepared process narrative for the Operating Expenses process in preparation for a scheduled walkthrough meeting on 12/2/2009 with N. Gordon (Advanta). Specifically, I analyzed changes that have occurred in the process during the course of the year given the nature of employee turnover and bankruptcy status.	1.6	
Brechter,Kristen A	01-Dec-09	Review the client-prepared process narrative for the Purchasing process in preparation for a scheduled walkthrough meeting on 12/2/2009 with N. Gordon (Advanta) and D. Santana (Advanta). Specifically, I analyzed changes that have occurred in the process during the course of the year given the nature of employee turnover and bankruptcy status.	1.8	
Brechter,Kristen A	01-Dec-09	Conduct a SOX walkthrough of the Business Card Collections Process. In attendance at this meeting in the Advanta Spring House building were K. Brechter (KPMG), J. Shreero (Advanta), S. Leone (Advanta), and W. Clegg (Advanta). Sam and Jim explained to KPMG changes to the Business Card Collections process that have occurred between 12/31/2008 and the current date, and explained the controls in place around the business card collections process as of the current date.	2.0	
Brechter,Kristen A	01-Dec-09	Review the client-prepared process narrative for the Accounts Payable process in preparation for a scheduled walkthrough meeting on 12/2/2009 with N. Gordon (Advanta) and D. Santana (Advanta). Specifically, I analyzed changes that have occurred in the process during the course of the year given the nature of employee turnover and bankruptcy status.	2.0	
Ugbode,Ezinwanne S	01-Dec-09	Continue to prepare audit confirmations for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	2.1	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	01-Dec-09	Prepare audit confirmations for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	2.7	
Emery,Justin Arthur	01-Dec-09	Prepare the Audit Program Guide for 2009 for the Cash audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	3.2	
Ugbode,Ezinwanne S	01-Dec-09	Prepare audit confirmations for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	3.9	
Emery,Justin Arthur	01-Dec-09	Prepare the Audit Program Guide for 2009 for the Federal Funds and Investments audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	3.9	
Visconto,Michael T.	02-Dec-09	Communicate and confirm timing of Financial Reporting Walkthroughs to C. Ravitch (Advanta Accounting Director).	0.1	
Visconto,Michael T.	02-Dec-09	Communicate and confirm timing of Deposit Process walkthroughs with C. Cooper (Advanta, Manager of Deposits).	0.2	
Visconto,Michael T.	02-Dec-09	Discussed timing of walkthrough of the Advanta Bank Corp Account Reconciliation process with N. Jacinto (Advanta, Accounting Manager).	0.2	
Galen,Kelly M.	02-Dec-09	Review and analyze audit workpapers prepared to-date for the 2009 audit.	0.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Brechter,Kristen A	02-Dec-09	Conduct a SOX walkthrough of the Purchasing process. In attendance at this meeting in the Advanta Dresher building were K. Brechter (KPMG) and K. Fine (Advanta). Observed as K. Fine (Advanta) created a purchase order in the PeopleSoft system. Obtain documentation from D. Joyce (VP Funds Management, Advanta Corp) to include in our KPMG workpapers binders.	0.4	
Ugbode,Ezinwanne S	02-Dec-09	Review and address review comments from J. Stemple (Senior Manager, KPMG) on the 3rd Quarter 10-Q Management's Discussion and Analysis document.	0.4	
Galen,Kelly M.	02-Dec-09	Review the client process flowchart and generated questions in preparation for the First Data Resources (FDR- the third party that provides the system platform that Advanta uses to manage, account for, and track all business card activity) Change Management process walkthrough with M. Marazas (Systems Analyst, Advanta Corp.).	0.4	
Galen,Kelly M.	02-Dec-09	Conduct SOx walk through with E. Ugbode (Associate, KPMG) and M. Marazas (Systems Analyst, Advanta Corp.) over the First Data Resources (FDR- the third party that provides the system platform that Advanta uses to manage, account for, and track all business card activity) Change Management process.	0.5	
Ugbode,Ezinwanne S	02-Dec-09	Conduct SOx walk through with K. Galen (Associate, KPMG) and M. Marazas (Systems Analyst, Advanta Corp.) over the First Data Resources (FDR- the third party that provides the system platform that Advanta uses to manage, account for, and track all business card activity) Change Management process.	0.5	
Galen,Kelly M.	02-Dec-09	Conduct SOx walk through with E. Ugbode (Associate, KPMG) and R. Salisbury (Human Resources Manager, Advanta Corp.) over the Human Resources process.	0.7	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	02-Dec-09	Conduct SOx walk through with K. Galen (Associate, KPMG) and R. Salisbury (Human Resources Manager, Advanta Corp.) over the Human Resources process.	0.7	
Galen,Kelly M.	02-Dec-09	Prepare audit confirmations for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	0.7	
Galen,Kelly M.	02-Dec-09	Review the client process flowchart and generated questions in preparation for the Human Resources SOx walk through with R. Salisbury (Human Resources Manager, Advanta Corp.).	0.7	
Galen,Kelly M.	02-Dec-09	Review the client process flowchart and generated questions in preparation for the Payroll SOx walk through with E. Sims (Payroll Manager, Advanta Corp.).	0.7	
Brechtter,Kristen A	02-Dec-09	Conduct a SOX walkthrough of the Accounts Payable and Operating Expenses process. In attendance at this meeting in the Advanta Springhouse building were K. Brechter (KPMG), N. Gordon (Advanta). Held a discussion with N. Gordon regarding the changes that have occurred during the year in the Accounts Payable and Operating Expenses and Purchasing processes. Obtain documentation to include in our KPMG workpapers binders.	1.0	
Galen,Kelly M.	02-Dec-09	Conduct SOx walk through with E. Ugbode (Associate, KPMG) and E. Sims (Payroll Manager, Advanta Corp.) regarding the Payroll process.	1.0	
Ugbode,Ezinwanne S	02-Dec-09	Conduct SOx walk through with K. Galen (Associate, KPMG) and E. Sims (Payroll Manager, Advanta Corp.) regarding the Payroll process.	1.0	

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Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Brechtter,Kristen A	02-Dec-09	Conduct SOX walkthrough of the Vendor Management process. In attendance at this meeting in the Advanta Dresher building were K. Brechter (KPMG), P. O'Donnell (Advanta), and M. Marazas (Advanta). I held a discussion with M. Marazas and P. O'Donnell regarding the function of BankServ, First Data Resources (FDR- the third party that provides the system platform that Advanta uses to manage, account for, and track all business card activity), Wachovia Lockbox, and Remitco. I obtained documentation to include in our KPMG workpapers binders.	1.0	
Galen,Kelly M.	02-Dec-09	Document Lending walk through findings.	1.0	
Viscontto,Michael T.	02-Dec-09	Perform review of wholesale deposit account selections to be confirmed with customers. Included verifying the accuracy of the deposit balance and interest rate.	1.0	
Viscontto,Michael T.	02-Dec-09	Prepare for walkthrough of the deposits and wire transfer walkthrough by reviewing key controls identified in each process and formulating questions.	1.0	
Viscontto,Michael T.	02-Dec-09	Prepare Monetary Unit Sampling work paper documenting procedures performed related to substantive audit procedure of confirmation of Jumbo deposits.	1.1	
Viscontto,Michael T.	02-Dec-09	Prepare Monetary Unit Sampling work paper documenting procedures performed related to substantive audit procedure of confirmation of time deposits.	1.1	
Ugbode,Ezinwanne S	02-Dec-09	Prepare audit confirmations for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	1.2	

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Advanta Corporation  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Brechter,Kristen A	02-Dec-09	Conduct a SOX walkthrough of the Accounts Payable process. In attendance at this meeting in the Advanta Dresher building were K. Brechter (KPMG) and D. Santana (Advanta). Observed as D. Santana entered invoices, check requests, and employee expense reports into the PeopleSoft system to be paid. Obtain documentation from D. Joyce (VP Funds Management, Advanta Corp) to include in our KPMG workpapers binders.	1.4	
Brechter,Kristen A	02-Dec-09	Document KPMG's inspection and observation of the test of design of the related key controls identified over the Accounts Payable Process based on the audit evidence obtained during the Accounts Payable walkthrough with D. Santana (Advanta).	2.0	
Emery,Justin Arthur	02-Dec-09	Meeting with J. Emery (Senior Associate, KPMG), J. Dubow (General Counsel, Advanta Corp), and L. Fleisher (Internal Counsel, Advanta Corp.) to test the design of controls within, and understand the process of resolving litigation matters and the preparation of accounting disclosures and accrual estimates as part of our SOx procedures.	2.0	
Brechter,Kristen A	02-Dec-09	Continue documenting KPMG's inspection and observation of the test of design of the related key controls identified over the Accounts Payable Process based on the audit evidence obtained during the Accounts Payable walkthrough with D. Santana (Advanta) and include documentation in workpapers.	2.2	
Emery,Justin Arthur	02-Dec-09	Meeting with M. Viscontto (Senior Associate, KPMG), J. Emery (Senior Associate, KPMG), and M. Boyle (Finance Manager, Advanta Corp) to test the design of controls within, and understand the process of preparing the allowance for loan loss estimation as part of our SOx procedures.	2.2	



**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	02-Dec-09	Meeting with M. Viscontto (Senior Associate, KPMG), J. Emery (Senior Associate, KPMG), and M. Boyle (Finance Manager, Advanta Corp) to test the design of controls within, and understand the process of preparing the allowance for loan loss estimation as part of our SOx procedures.	2.2	
Galen,Kelly M.	02-Dec-09	Document Stock Compensation walk through findings.	2.4	
Ugbode,Ezinwanne S	02-Dec-09	Continued to review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	2.5	
Ugbode,Ezinwanne S	02-Dec-09	Review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	3.9	
Galen,Kelly M.	03-Dec-09	Discussion with N. Gordon (Financial Analyst, Advanta Corp.) regarding the monthly Operating Expense close package.	0.1	
Galen,Kelly M.	03-Dec-09	Conducted a SOx walk through with Maria Zografakis (Financial Reporting Manager, Advanta Corp.) over the process by which the reconciliation of Express Options, Advanta's system for tracking options activity, is prepared.	0.2	
Galen,Kelly M.	03-Dec-09	Conducted a SOx walk through with Pat Kelly (Human Resources Manager, Advanta Corp.) over the process by which an annual review of stock options granted throughout the year is performed.	0.2	
Stemple,Jennifer	03-Dec-09	Discussion with J. Emery (KPMG) regarding the documentation for Sox walkthroughs audit procedures.	0.2	
Emery,Justin Arthur	03-Dec-09	Discussion with J. Stemple (KPMG) regarding the documentation for Sox walkthroughs audit procedures.	0.2	

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Advanta Corporation  
2009 Integrated Audit Services  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	03-Dec-09	Review the client process flowchart and generated questions in preparation for the Stock Compensation Reconciliation SOx walk through with M. Zografakis (Human Resources Manager, Advanta Corp.).	0.2	
Galen,Kelly M.	03-Dec-09	Discussion with E. Ugbode (Associate, KPMG) regarding the Resource Management walkthroughs and the subsequent documentation.	0.3	
Ugbode,Ezinwanne S	03-Dec-09	Discussion with K. Galen (Associate, KPMG) regarding the Resource Management walkthroughs and the subsequent documentation.	0.3	
Ugbode,Ezinwanne S	03-Dec-09	Documenting Human Resources Payroll walkthrough findings.	0.4	
Galen,Kelly M.	03-Dec-09	Meet with M. Zografakis (Human Resources Manager, Advanta Corp.) to discuss the Accrued Payroll reconciliation.	0.4	
Stemple,Jennifer	03-Dec-09	Prepare Public Company Accounting Oversight Board (PCAOB) Rule 3524 memo related to the audit committee pre-approval for State and Local Tax services to be provided by KPMG.	0.4	
Ugbode,Ezinwanne S	03-Dec-09	Review and addressing Senior manager's comments on the 3rd Quarter 10-Q Management's Discussion and Analysis document.	0.4	
Stemple,Jennifer	03-Dec-09	Meeting with T. Mahoney (Internal Audit Director, Advanta Corp.) and L. Baptista (Internal Audit, Advanta Corp.) to discuss general updates as to Internal Audit and KPMG's Audit.	0.6	
Galen,Kelly M.	03-Dec-09	Conduct Sox walk through with M. Zografakis (Human Resources Manager, Advanta Corp.) regarding the Stock Compensation Reconciliation process.	0.7	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	03-Dec-09	Review and revise the First Data Resources (FDR- the third party that provides the system platform that Advanta uses to manage, account for, and track all business card activity) Change Management walk through document.	0.8	
Galen,Kelly M.	03-Dec-09	Referenced and documented examples received during various walkthroughs performed.	1.0	
Galen,Kelly M.	03-Dec-09	Review walkthrough notes and determined the necessary documentation requests and relevant sample size for the test of operating effectiveness to be performed over controls previously walked through and for which a test of design was performed. Specific to stock compensation process.	1.0	
Galen,Kelly M.	03-Dec-09	Document KPMG's inspection and observation of the test of design of the related key controls identified over the First Data Resources (FDR- the third party that provides the system platform that Advanta uses to manage, account for, and track all business card activity) Change Management Process based on the audit evidence obtained during the walkthrough with M. Marazas (Advanta) and A. Howley (Advanta). Documentation consisted of tick marking the audit evidence to insert into the workpapers.	1.1	
Brechter,Kristen A	03-Dec-09	Continue documenting KPMG's inspection and observation of the test of design of the related key controls identified over the Purchasing Process based on the audit evidence obtained during the Purchasing walkthrough with K. Fine (Advanta). Documentation consisted of tick marking the audit evidence to insert into the workpapers.	2.1	

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Advanta Corporation  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Brechter,Kristen A	03-Dec-09	Document KPMG's inspection and observation of the test of design of the related key controls identified over the Purchasing Process based on the audit evidence obtained during the Purchasing walkthrough with K. Fine (Advanta).	2.1	
Galen,Kelly M.	03-Dec-09	Documenting Stock Compensation walk through findings.	2.1	
Emery,Justin Arthur	03-Dec-09	Continued to prepare the Audit Program Guide for 2009 for the Receivables audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	2.3	
Brechter,Kristen A	03-Dec-09	Document KPMG's inspection and observation of the test of design of the related key controls identified over the Business Card Collections Process based on the audit evidence obtained during the Business Card Collections walkthrough with J. Shreero (Advanta), S. Leone (Advanta), and W. Clegg (Advanta). Documentation consisted of tick marking the audit evidence to insert into the workpapers.	3.8	
Ugbode,Ezinwanne S	03-Dec-09	Check-in audit confirmations, received back from customers, for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	3.9	
Emery,Justin Arthur	03-Dec-09	Prepare the Audit Program Guide for 2009 for the Receivables audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	3.9	
Stemple,Jennifer	04-Dec-09	Call with C. Wilson (Controller, Advanta Corp.) to discuss accounting for audit fee accrual.	0.1	

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Advanta Corporation  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	04-Dec-09	Review the substantive testing of deposits interest expense including detailed explanation of the objectives of the test and the proper steps required to obtain a successful completion of the task.	0.5	
Galen,Kelly M.	04-Dec-09	Setting up the Provided By Client (PBC) List for the Lending 2009 Sox testing in order for it to be sent out before year-end.	0.5	
Ugbode,Ezinwanne S	04-Dec-09	Review walkthrough notes and determined the necessary documentation requests and relevant sample size for the test of operating effectiveness to be performed over controls previously walked through and for which a test of design was performed. Specific to human resources process.	0.6	
Ugbode,Ezinwanne S	04-Dec-09	Perform substantive test work related to Interest Expense on Senior Notes by recalculating the expense recognized by Advanta Corp. during 2009 for a sample of Senior Note accounts.	0.7	
Galen,Kelly M.	04-Dec-09	Document KPMG's inspection and observation of the test of design of the related key controls identified over the Interest Rate Change Process based on the audit evidence obtained during the walkthrough with M. Marazas (Advanta), A. Howley (Advanta), and M. Boyle (Advanta). Documentation consisted of tick marking the audit evidence to insert into the workpapers.	1.0	
Galen,Kelly M.	04-Dec-09	Setting up the Provided By Client (PBC) List for the Resource Management 2009 Sox testing in order for it to be sent out before year-end.	1.0	
Galen,Kelly M.	04-Dec-09	Setting up the Provided By Client (PBC) List for the Stock Compensation 2009 Sox testing in order for it to be sent out before year-end.	1.0	

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Advanta Corporation  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	04-Dec-09	Document KPMG's inspection and observation of the test of design of the related key controls identified over the Resource Management Process based on the audit evidence obtained during the walkthrough with T. Gallione (Advanta), E. Simms (Advanta), and R. Salisbury (Advanta). Documentation consisted of tick marking the audit evidence to insert into the workpapers.	1.3	
Galen,Kelly M.	04-Dec-09	Document KPMG's inspection and observation of the test of design of the related key controls identified over the Stock Compensation Process based on the audit evidence obtained during the walkthrough with S. Cooper (Advanta), S. Giusti (Advanta), and M. Zografakis (Advanta). Documentation consisted of tick marking the audit evidence to insert into the workpapers.	1.3	
Ugbode,Ezinwanne S	04-Dec-09	Check-in audit confirmations, received back from customers, for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	2.0	
Emery,Justin Arthur	04-Dec-09	Meeting with J. Emery (Senior Associate, KPMG) and T. Gavin (Advanta Bank Manager, Advanta Corp.) to test the design of controls within, and understand the process of the corporate notes program and Advanta Bank process changes since 2008.	2.2	
Visconto,Michael T.	04-Dec-09	Perform detailed review of confirmation responses received related to time deposits, senior notes, and business card confirmations which were prepared by E. Ugbode (Associate, KPMG).	2.5	
Emery,Justin Arthur	04-Dec-09	Meeting with J. Emery (Senior Associate, KPMG) and D. Martini (Securitizations Manager, Advanta Corp.) to test the design of controls within, and understand the process the daily securitization transactions and changes since Trust amortization event and bankruptcy proceedings began.	2.7	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Stemple,Jennifer	07-Dec-09	Review draft audit committee minutes and communicate approval.	0.2	
Visconto,Michael T.	07-Dec-09	Perform a walkthrough of the Quality Control (QC) Edit Report review process with K. Cleveland, Advanta Quality Control (QC) Specialist. Discussion focused on the Quality Control (QC) process within deposits in which K. Cleveland (Advanta) reviewed system reports detailing changes made to customers accounts.	1.1	
Stemple,Jennifer	07-Dec-09	Meet with T. Mahoney (Director Internal Audit) to further discuss 2009 audit plan and discuss impact of cease and desist orders on ability of bank to retain a certain level of deposits.	1.2	
Visconto,Michael T.	07-Dec-09	Perform a walkthrough of the Advanta Bank Corp. (ABC) Deposit account reconciliation process with J. Rake (Advanta Accounting Manager). Jennifer explained her role as reviewer of deposit account reconciliations, including those accounts she is responsible for and the level of review that she is responsible for.	1.2	
Emery,Justin Arthur	07-Dec-09	Continued to prepare the Audit Program Guide for 2009 for the Other Assets audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	1.4	
Visconto,Michael T.	07-Dec-09	Perform a walkthrough of the Advanta Bank Corp. (ABC) Deposit Cash account reconciliation process with J. Rake (Advanta Accounting Manager). She explained her role as reviewer of deposit cash account reconciliations, including those accounts she is responsible for, the reasons for targeting a 'significant' account, and the level of review that she performs.	1.5	

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Advanta Corporation  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	07-Dec-09	Perform a walkthrough of the Deposits process with C. Cooper, (Advanta Bank Corp.- Deposits Manager). Discussion included general overview of the deposits process at the current point in time and any changes in the process from the prior year.	1.6	
Viscontto,Michael T.	07-Dec-09	Prepare walkthrough documentation over the Quality Control (QC) edit report review process, Advanta Bank Corp. (ABC) cash account reconciliation process and Advanta Bank Corp. (ABC) deposit account reconciliation process including documentation of the processes within the walkthrough documentation section of the Deposits Audit Program Guide (APG) and hard copy documentation of the processes observed during the walkthrough.	2.2	
Ugbode,Ezinwanne S	07-Dec-09	Recalculate the 2009 interest amounts for selected Deposit Accounts.	3.0	
Emery,Justin Arthur	07-Dec-09	Prepare the Audit Program Guide for 2009 for the Deposits audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	3.9	
Emery,Justin Arthur	07-Dec-09	Prepare the Audit Program Guide for 2009 for the Other Assets audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	3.9	
Stemple,Jennifer	08-Dec-09	Review internal audit control questions regarding entity controls in current business environment.	0.2	
Emery,Justin Arthur	08-Dec-09	Continued to prepare the Audit Program Guide for 2009 for the Deposits audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	0.3	



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Advanta Corporation  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Depman,John P.	08-Dec-09	Review draft of Audit Committee minutes from November 9th Audit Committee meeting.	0.3	
Stemple,Jennifer	08-Dec-09	Review debt and other borrowing confirmations received from customers/third parties.	0.4	
Viscontto,Michael T.	08-Dec-09	Discussed walkthrough timing of the lending process with C. Cooper (Advanta). Discussion including timing and general overview of the nature of the walkthrough.	0.6	
Stemple,Jennifer	08-Dec-09	Review deposit confirmations (Certificates of Deposit) received from customers/third parties.	1.0	
Emery,Justin Arthur	08-Dec-09	Continued to prepare the Audit Program Guide for 2009 for the Debt audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	1.2	
Viscontto,Michael T.	08-Dec-09	Continued preparation of walkthrough documentation over the Quality Control (QC) edit report review process, Advanta Bank Corp. (ABC) cash account reconciliation process and Advanta Bank Corp. (ABC) deposit account reconciliation process.	1.5	
Viscontto,Michael T.	08-Dec-09	Prepare walkthrough documentation of the Advanta Bank Corp. (ABC) wire transfer process including documentation of the process within the walkthrough section of the Deposits Audit Program Guide (APG) and hard copy documentation of the transactions observed during the walkthrough.	2.2	
Stemple,Jennifer	08-Dec-09	Review the Planning Document prepared by J. Emery (Senior Associate, KPMG).	2.2	
Ugbode,Ezinwanne S	08-Dec-09	Revise the Audit Program Guide (APG), SOX controls and Planning Matrixes.	2.7	

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Advanta Corporation  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	08-Dec-09	Perform a walkthrough of the Advanta Bank Corp. (ABC) wire transfer process with C. Cooper, (Advanta Bank Corp. Deposits Manager), A. Booth (Advanta - Wires Clerk), and R. Biehl (Wires Clerk). KPMG discussed the wire transfer process at high level and observed incoming and outgoing wire transfers.	3.0	
Ugbode,Ezinwanne S	08-Dec-09	Recalculate the 2009 interest amounts for selected Deposit Accounts.	3.8	
Emery,Justin Arthur	08-Dec-09	Prepare the Audit Program Guide for 2009 for the Debt audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	3.9	
Emery,Justin Arthur	08-Dec-09	Prepare the Audit Program Guide for 2009 for the Other Liabilities audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	3.9	
Emery,Justin Arthur	09-Dec-09	Continued to prepare the Audit Program Guide for 2009 for the Equity audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	0.3	
Stemple,Jennifer	09-Dec-09	Discussion with J. Depman (Partner, KPMG) regarding status of the 2009 Advanta Corp. audit.	0.3	
Stemple,Jennifer	09-Dec-09	Discussion with J. Kilheffner (Internal Audit, Advanta Corp.) regarding auditor reliance on work performed by internal audit in accordance was Public Company Accounting Oversight Board (PCAOB) Auditing Standard 5 (in contrast to Standard 2).	0.3	
Depman,John P.	09-Dec-09	Discussion with J. Stemple (Senior Manager, KPMG) regarding status of the 2009 Advanta Corp. audit.	0.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	09-Dec-09	Compiled list of meeting minutes of the Board of Directors of Advanta Corp. that have taken place that KPMG has not received copies of yet.	0.5	
Depman,John P.	09-Dec-09	Partner review of the Advanta Corp. 2009 Planning Document prepared by J. Emery (Senior Associate, KPMG).	0.5	
Stemple,Jennifer	09-Dec-09	Review deposit confirmations (Jumbo Certificates of Deposit) received from customers/third parties.	0.5	
Stemple,Jennifer	09-Dec-09	Senior Manager review of the Planning Document prepared by J. Emery (Senior Associate, KPMG) to ensure comments were addressed and to review added information.	0.5	
Emery,Justin Arthur	09-Dec-09	Meeting with J. Stemple (Senior Manager, KPMG), J. Emery (Senior Associate, KPMG) and M. Visconto (Senior Associate, KPMG) to provide an audit update and discuss the impact of the recently issued tax law allowing a 5 year Net Operating Loss (NOL) carry back.	0.6	
Stemple,Jennifer	09-Dec-09	Meeting with J. Stemple (Senior Manager, KPMG), J. Emery (Senior Associate, KPMG) and M. Visconto (Senior Associate, KPMG) to provide an audit update and discuss the impact of the recently issued tax law allowing a 5 year Net Operating Loss (NOL) carry back.	0.6	
Visconto,Michael T.	09-Dec-09	Meeting with J. Stemple (Senior Manager, KPMG), J. Emery (Senior Associate, KPMG) and M. Visconto (Senior Associate, KPMG) to provide an audit update and discuss the impact of the recently issued tax law allowing a 5 year Net Operating Loss (NOL) carry back.	0.6	
Depman,John P.	09-Dec-09	Meet with K. Goldman (Advanta) to discuss current events at Bank and status of audit.	0.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	09-Dec-09	Discussed Financial Reporting walkthroughs with J. Mullin (Advanta - Financial Reporting Manager) including high level overview of the procedures to be performed, any changes to the process from the prior year and scheduling timing to meet with individuals involved in the process.	1.1	
Ugbode,Ezinwanne S	09-Dec-09	Perform review and analysis regarding consistency in audit documentation by ensuring the Audit Program Guides, SOx Test of Operating Effectiveness Memos for all controls, and Planning Matrices contained the same information related to controls identified and tested.	1.2	
Ugbode,Ezinwanne S	09-Dec-09	Roll forward Test of Operating Effectiveness Documents for SOX Test work for Resource Management and Litigation.	1.3	
Viscontto,Michael T.	09-Dec-09	Perform a walkthrough of the deposits interest rate change process with C. Cooper and M. Leonard (both Advanta). Discussion included the process for updating interest rate changes in the system and the process for approving those changes.	1.5	
Viscontto,Michael T.	09-Dec-09	Prepare a Provided By Client (PBC) listing for the Deposits process, detailing those items to provided by management for testing of the key controls within the Deposits Process. Task also includes selecting samples within large populations and correspondence with management regarding the requested items.	1.5	
Viscontto,Michael T.	09-Dec-09	Discussed Investment walkthroughs with D. Joyce (Advanta - VP Funds Management) including high level review of the procedures to be performed and any changes within the process from the prior year as well as scheduling timing to meet with those individuals involved in the process.	1.6	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	09-Dec-09	Prepare a client request list to test the operating effectiveness of Sox controls within the Human Resources process.	1.6	
Emery,Justin Arthur	09-Dec-09	Continued to prepare the Audit Program Guide for 2009 for the Other Liabilities audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	1.8	
Viscontto,Michael T.	09-Dec-09	Prepare walkthrough documentation of the Advanta Bank Corp. (ABC) interest rate change process including documentation of the process within the Deposits Audit Program Guide (APG) and hard copy documentation of the transactions observed.	2.5	
Emery,Justin Arthur	09-Dec-09	Prepare the Audit Program Guide for 2009 for the Equity audit section. This included updating company process information, controls we planned to test, substantive procedures we planned to test, and developing audit objectives for this audit section.	3.9	
Stemple,Jennifer	10-Dec-09	Review additional debt/other borrowing/deposit confirmations received from customer/third parties.	0.1	
Stemple,Jennifer	10-Dec-09	Discussion with T. Mahoney (Internal Audit Director, Advanta Corp.) regarding entity level controls in the current business environment.	0.2	
Stemple,Jennifer	10-Dec-09	Research related to the Federal Deposit Insurance Corporation (FDIC) Act and audit requirements for Bank only financial statements.	0.4	
Stemple,Jennifer	10-Dec-09	Completion of the updated KPMG checklists to determine the involvement of credit risk and valuation specialists as part of the FY 2009 final audit procedures.	0.5	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	10-Dec-09	Perform research regarding the involvement of valuation and credit specialist and analyzed the requirements for the Advanta Corp. 2009 audit.	0.5	
Ugbode,Ezinwanne S	10-Dec-09	Check-in audit confirmations, received back from customers, for various accounts including Business Card Receivables, Time Deposits, Jumbo Deposits, Master CD's, Senior Notes and Savings and Money Market.	0.6	
Emery,Justin Arthur	10-Dec-09	Meeting with J. Emery (Senior Associate, KPMG), M. Viscontto (Senior Associate, KPMG), and J. Stemple (Senior Manager, KPMG) to discuss project status, go-forward procedures and objectives for the Advanta Corp. 2009 audit January - March timeframe.	1.0	
Stemple,Jennifer	10-Dec-09	Meeting with J. Emery (Senior Associate, KPMG), M. Viscontto (Senior Associate, KPMG), and J. Stemple (Senior Manager, KPMG) to discuss project status, go-forward procedures and objectives for the Advanta Corp. 2009 audit January - March timeframe.	1.0	
Viscontto,Michael T.	10-Dec-09	Meeting with J. Emery (Senior Associate, KPMG), M. Viscontto (Senior Associate, KPMG), and J. Stemple (Senior Manager, KPMG) to discuss project status, go-forward procedures and objectives for the Advanta Corp. 2009 audit January - March timeframe.	1.0	
Viscontto,Michael T.	10-Dec-09	Continued preparation of the documentation of the Other Than Temporary Impairment Estimation process including documentation of the process within the investments Audit Program Guide (APG) and hard copy documentation of the transactions observed.	1.1	
Emery,Justin Arthur	10-Dec-09	Meeting with J. Emery (Senior Associate, KPMG), M. Viscontto (Senior Associate, KPMG), and K. Goldman (CFO, Advanta Bank Corp.) to test the design of controls within, and understand the process for preparing the Other Than Temporary Impairment estimation.	2.5	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	10-Dec-09	Meeting with J. Emery (Senior Associate, KPMG), M. Viscontto (Senior Associate, KPMG), and K. Goldman (CFO, Advanta Bank Corp.) to test the design of controls within, and understand the process for preparing the Other Than Temporary Impairment estimation.	2.5	
Ugbode,Ezinwanne S	10-Dec-09	Roll forward Test of Operating Effectiveness Documents for SOX Test work for Lending, Securitizations, Credit Risk Management, Financial Reporting and Borrowings.	3.0	
Stemple,Jennifer	10-Dec-09	Senior Manager review of the card servicing test work performed for the Advanta Business Card Master Trust for FY 2009 by various associates, provided comments on work performed.	3.3	
Ugbode,Ezinwanne S	10-Dec-09	Continue to roll forward Test of Operating Effectiveness Documents for SOX Test work for Lending, Securitizations, Credit Risk Management, Financial Reporting and Borrowings.	3.9	
Viscontto,Michael T.	10-Dec-09	Prepare documentation of the Other Than Temporary Impairment Estimation process including documentation of the process within the investments Audit Program Guide (APG) and hard copy documentation of the transactions observed.	3.9	
Viscontto,Michael T.	11-Dec-09	Discussed prepared by client listing with M. Leonard, (VP Marketing, Advanta Corp). Discussion included further clarification of the dates selected for SOX test work over interest rate changes as determined by the pricing committee.	0.1	
Viscontto,Michael T.	11-Dec-09	Discussed SOX Deposits prepared by client listing with C. Cooper (Deposits Manager, Advanta Bank Corp). Discussion included further elaboration on our sample selection for SOX wire transfer test work.	0.2	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Stemple,Jennifer	11-Dec-09	Discussion with J. Depman (KPMG Audit Partner) and C. Toscano (Tax Director, KPMG) to discuss 2009 Audit progress and the impact of the newly approved tax law allowing a 5 year net operating loss carry back.	0.2	
Depman,John P.	11-Dec-09	Discussion with J. Stemple (KPMG Audit Partner) and C. Toscano (Tax Director, KPMG) to discuss 2009 Audit progress and the impact of the newly approved tax law allowing a 5 year net operating loss carry back.	0.2	
Depman,John P.	11-Dec-09	Discussion with K. Goldman (CFO, Advanta Bank Corp.) regarding accounting for tax carry back receivable.	0.2	
Emery,Justin Arthur	11-Dec-09	Meeting with J. Emery (Senior Associate, KPMG) and T. Mahoney (Internal Audit Director, Advanta Corp.) regarding Federal Deposit Insurance Corporation Improvement Act (FDICIA) procedures status and an update on SEC filing potential for Advanta Corp.	0.2	
Visconto,Michael T.	11-Dec-09	Discussed SOX Deposits prepared by client listing with J. Rake (Accounting Manager, Advanta Bank Corp.). Discussion included further clarification on the reconciliations that KPMG requested and also follow up question/answer related to the Advanta Bank Corp. (ABC) Deposit Account Reconciliation Process.	0.4	
Ugbode,Ezinwanne S	11-Dec-09	Revise Meeting Minutes workpapers with new Minutes documents received.	0.7	
Visconto,Michael T.	11-Dec-09	M. Visconto (Senior Associate, KPMG) performed detailed review of confirmation response received related to Deposits, Notes, and Business Card Receivables as prepared by E. Ugbode, (Associate, KPMG).	1.0	



**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	11-Dec-09	Meeting with J. Emery (Senior Associate, KPMG), M. Viscontto (Senior Associate, KPMG), and J. Kilhefner (Internal Audit, Advanta Corp.) regarding changes to internal controls in the deposits process and proposed replacement and mitigating controls.	1.0	
Viscontto,Michael T.	11-Dec-09	Meeting with J. Emery (Senior Associate, KPMG), M. Viscontto (Senior Associate, KPMG), and J. Kilhefner (Internal Audit, Advanta Corp.) regarding changes to internal controls in the deposits process and proposed replacement and mitigating controls.	1.0	
Viscontto,Michael T.	11-Dec-09	Prepare tasks, included obtaining and documenting results of internal audit minutes, documentation of confirmation responses received from business card customers, and various SOX related tasks i.e. requesting items for test work, and performing/documenting test work procedures for E. Ugbode (Associate, KPMG) to perform during the week of 12/14.	1.5	
Viscontto,Michael T.	11-Dec-09	Perform a detailed review of Test of Operating Effectiveness (TOE) documents which were prepared by E. Ugbode (Associate, KPMG). TOE's are used to document testing procedures performed over SOX Key Controls. These documents were updated to reflect 2009 testing procedures.	2.0	
Ugbode,Ezinwanne S	11-Dec-09	Roll forward Test of Operating Effectiveness Documents for SOX Test work including Lending, Securitizations, Credit Risk Management, Financial Reporting, Borrowings and Stock Compensation.	2.9	
Ugbode,Ezinwanne S	11-Dec-09	Continue to roll forward Test of Operating Effectiveness Documents for SOX Test work including Lending, Securitizations, Credit Risk Management, Financial Reporting, Borrowings and Stock Compensation.	3.9	

## EXHIBIT D1

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	14-Dec-09	Review and file documentation regarding meeting minutes of the Board of Directors received from S. Guisti (Legal Assistant, Advanta Corp.) that have taken place through December in Q4 and relevant agendas.	0.6	
Ugbode,Ezinwanne S	14-Dec-09	Perform test of details over accrued severance expenses for Advanta Corp. and Advanta Bank Corp. by reviewing employee severance agreements and ensuring the requisite service periods were met for the expense accrued.	1.0	
Ugbode,Ezinwanne S	14-Dec-09	Perform Financial Statement Line Item Drills in Advanta's PeopleSoft Financial Reporting System for Advanta Bank Corp - Balance Sheet and Income Statements for the year-ended 2008 in preparation for a stand alone financial statement audit for Advanta Bank Corp. for 2008 and 2009.	2.5	
Ugbode,Ezinwanne S	14-Dec-09	Perform procedures to test the operating effectiveness of controls within the deposits process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to deposits. This included examining specific examples of samples evidencing the performance of controls.	3.3	
Ugbode,Ezinwanne S	15-Dec-09	Continue to perform procedures to test the operating effectiveness of controls within the deposits process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to deposits. This included examining specific examples of samples evidencing the performance of controls.	1.6	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	15-Dec-09	Continued to perform procedures to test the operating effectiveness of controls within the payroll process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to payroll. This included examining specific examples of samples evidencing the performance of controls.	1.8	
Ugbode,Ezinwanne S	15-Dec-09	Continue to perform procedures to test the operating effectiveness of controls within the payroll process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to payroll. This included examining specific examples of samples evidencing the performance of controls.	3.9	
Stemple,Jennifer	16-Dec-09	Draft correspondence to J. Spitzer (KPMG IT Audit Manager) regarding status of IT discussion with L. Baptista (Advanta Internal Audit).	0.1	
Stemple,Jennifer	16-Dec-09	Discussion with E. Ugbode (Associate - KPMG) regarding the payroll testing procedures.	0.2	
Ugbode,Ezinwanne S	16-Dec-09	Discussion with J. Stemple (Senior Manager - KPMG) regarding the payroll testing procedures.	0.2	
Ugbode,Ezinwanne S	16-Dec-09	Draft correspondence to C. Cooper (Advanta Corp., Deposits Clerk) requesting more supporting documentation to conduct Deposits SOX test work.	0.2	
Ugbode,Ezinwanne S	16-Dec-09	Draft correspondence to E. Sims (Advanta Corp., Payroll Supervisor) requesting more supporting documentation to conduct Deposits SOX test work.	0.2	
Ugbode,Ezinwanne S	16-Dec-09	Draft correspondence to E. Sims and D. Snyder (Advanta Corp., Payroll Supervisors) requesting supporting documentation to conduct Resource Management SOX test work.	0.2	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	16-Dec-09	Draft correspondence to L. Morris (Advanta Corp., Internal Audit Staff) requesting Advanta's Internal Audit Reports for 2009.	0.2	
Stemple,Jennifer	16-Dec-09	Meeting with L. Baptista (Advanta Internal Audit) regarding status of IT audit.	0.2	
Stemple,Jennifer	16-Dec-09	Meeting with T. Mahoney (Advanta Internal Audit) regarding Advanta Bank Corp./Advanta Corp. personnel changes and the related impact on the Company's internal control environment.	0.2	
Ugbode,Ezinwanne S	16-Dec-09	Perform procedures to test the operating effectiveness of controls within the deposits process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to deposits. This included examining specific examples of samples evidencing the performance of controls.	2.2	
Ugbode,Ezinwanne S	16-Dec-09	Perform procedures to test the operating effectiveness of controls within the Resource Management process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to payroll. This included examining specific examples of samples evidencing the performance of controls.	3.9	
Depman,John P.	17-Dec-09	Conference call with D. Butler (KPMG Concurring Review Partner) to discuss the Advanta Corp. project status.	0.5	
Butler,David J.	17-Dec-09	Conference call with J. Depman (KPMG Audit Partner) to discuss the Advanta Corp. project status.	0.5	
Ugbode,Ezinwanne S	17-Dec-09	Review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	0.8	

## EXHIBIT D1

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	17-Dec-09	Perform procedures to test the accuracy of severance payment estimations. This included examining specific examples of samples evidencing the performance of controls.	2.5	
Ugbode,Ezinwanne S	17-Dec-09	Continued to perform procedures to test the operating effectiveness of controls within the Resource Management process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to payroll. This included examining specific examples of samples evidencing the performance of controls.	3.2	
Ugbode,Ezinwanne S	18-Dec-09	Draft correspondence to C. Cooper (Advanta Corp., Deposits Clerk), requesting supporting documentation needed to perform procedures to test the operating effectiveness of controls within the Deposit process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to payroll.	0.3	
Ugbode,Ezinwanne S	18-Dec-09	Continued to review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	1.4	
Ugbode,Ezinwanne S	18-Dec-09	Continued to perform procedures to test the operating effectiveness of controls within the payroll process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to payroll. This included examining specific examples of samples evidencing the performance of controls.	2.9	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	18-Dec-09	Continued to perform procedures to test the operating effectiveness of controls within the deposits process for purposes of supporting our Sox control assessment opinion and to mitigate the control risk of audit objectives related to deposits. This included examining specific examples of samples evidencing the performance of controls.	3.3	
Emery,Justin Arthur	22-Dec-09	Meeting with M. Viscontto (Senior Associate, KPMG), J. Emery (Senior Associate, KPMG), and L. Morris (Internal Audit Admin, Advanta) to discuss the response rate with regards to confirmation requests sent to customers. Discussion also included timing of follow up confirmation requests.	0.8	
Viscontto,Michael T.	22-Dec-09	Meeting with M. Viscontto (Senior Associate, KPMG), J. Emery (Senior Associate, KPMG), and L. Morris (Internal Audit Admin, Advanta) to discuss the response rate with regards to confirmation requests sent to customers. Discussion also included timing of follow up confirmation requests.	0.8	
Emery,Justin Arthur	22-Dec-09	Meeting with M. Viscontto (Senior Associate, KPMG), J. Emery (Senior Associate, KPMG), D. Joyce (VP Funds Management, Advanta Corp), and J. Mullin (Investments Clerk) to test the design of controls within, and understand the process initiating and executing investment transactions and the general control environment with relation the investments process.	2.9	
Viscontto,Michael T.	22-Dec-09	Meeting with M. Viscontto (Senior Associate, KPMG), J. Emery (Senior Associate, KPMG), D. Joyce (VP Funds Management, Advanta Corp), and J. Mullin (Investments Clerk) to test the design of controls within, and understand the process initiating and executing investment transactions and the general control environment with relation the investments process.	2.9	

## EXHIBIT D1

Advanta Corporation  
2009 Integrated Audit Services  
November 8, 2009 through December 31, 2009

<u>Name</u>	<u>Date</u>	<u>Description</u>	<u>Hours</u>	<u>Amount</u>
Viscontto,Michael T.	30-Dec-09	Perform review of Business Card Receivable Confirmation responses. Review included detailed inspection of responses received to determine whether or not the customer is in agreement with their balance as stated per the client's records and investigate any differences where applicable.	1.0	
Viscontto,Michael T.	30-Dec-09	Prepare a Provided By Client (PBC) listing for the Financial Reporting process, detailing those items to provided by management for testing of the key controls within the Funds Management Process. Task also includes selecting samples within large populations and correspondence with management regarding the requested items.	1.7	
Viscontto,Michael T.	30-Dec-09	Prepare a Provided By Client (PBC) listing for the Funds Management or Investments process, detailing those items to provided by management for testing of the key controls within the Funds Management Process. Task also includes selecting samples within large populations and correspondence with management regarding the requested items.	1.9	
Depman,John P.	31-Dec-09	Conference call with D. Butler (KPMG Concurring Review Partner) to discuss the Advanta Corp. project status.	1.0	
Butler,David J.	31-Dec-09	Discussion with J. Depman (KPMG Audit Partner) to discuss the Advanta Corp. project status.	1.0	
<b>Total 2009 Integrated Audit Services</b>			<b>533.5</b>	<b>\$ 200,000.00</b> <sup>(1)</sup>

<sup>(1)</sup> KPMG and the Debtors agreed to a fixed fee arrangement and subsequent billings for the 2009 Integrated Audit Services provided per the engagement letter dated October 29, 2009. The fixed fee amount for the period November 8, 2009 through December 31, 2009 is \$200,000.00.

**EXHIBIT D2**

Advanta Corporation  
Tax Consulting Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Toscano,Carlo P	11-Nov-09	Meeting with J. Stemple (Audit Senior Manager, KPMG) to discuss the impact of passage of tax law related to the ability to carry back Net Operating Losses (NOL's) 5 years.	0.3	\$ 656	\$ 196.88
Cusack,Laurence	12-Nov-09	Research an assessment levied by the State of Tennessee. The assessment contemplated 100% apportionment of income to Tennessee relative to an entity with no physical presence in the State. We advised D. Albert (Advanta) on how to proceed to challenge the assessment.	1.0	\$ 694	\$ 693.75
Liu,Jia	20-Nov-09	Meeting with C. Toscano (Tax Director, KPMG), J. Liu (Tax Manager, KPMG), J. Stemple (Audit Senior Manager, KPMG), P. Browne (CFO, Advanta), T. Mahoney (Advanta Director of Internal Audit) and T. Costello (Advanta Audit Committee Chair) regarding pre-approval of tax services to be provided to Advanta Corp.	2.0	\$ 600	\$1,200.00
Toscano,Carlo P	20-Nov-09	Meeting with C. Toscano (Tax Director, KPMG), J. Liu (Tax Manager, KPMG), J. Stemple (Audit Senior Manager, KPMG), P. Browne (CFO, Advanta), T. Mahoney (Advanta Director of Internal Audit) and T. Costello (Advanta Audit Committee Chair) regarding pre-approval of tax services to be provided to Advanta Corp.	2.0	\$ 656	\$1,312.50
Hurok,Jeffrey M	02-Dec-09	Meeting with J. Hurok, A. Kashlinskaya and J. Liu (all KPMG) to discuss and review Advanta's section 382 position based on publicly available data.	0.5	\$ 600	\$ 300.00
Kashlinskaya,Alla R	02-Dec-09	Meeting with J. Hurok, A. Kashlinskaya and J. Liu (all KPMG) to discuss and review Advanta's section 382 position based on publicly available data.	0.5	\$ 600	\$ 300.00
Liu,Jia	03-Dec-09	Meeting with J. Hurok, A. Kashlinskaya and J. Liu (all KPMG) to discuss and review Advanta's section 382 position based on publicly available data.	0.5	\$ 600	\$ 300.00



**EXHIBIT D2**

Advanta Corporation  
Tax Consulting Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Hurok,Jeffrey M	03-Dec-09	Perform research related to Advanta's net operating loss carryover, tax credit carryover and other tax attributes for Section 382 analysis.	1.5	\$ 600	\$ 900.00
Toscano,Carlo P	11-Dec-09	Discussion with J. Depman (KPMG Audit Partner) and J. Stemple (KPMG Audit Partner) to discuss 2009 Audit progress and the impact of the newly approved tax law allowing a 5 year net operating loss carry back.	0.2	\$ 656	\$ 131.25
Cusack,Laurence	21-Dec-09	Research the PA Holding Company Issue, at the request of D. Albert (Advanta), as to whether gain recognized on the acquisition/retirement of Advanta debts qualifies as PA Holding Company income for purposes of the PA capital stock/franchise tax.	1.0	\$ 694	\$ 693.75
Komitzky,Seth Michael	29-Dec-09	Review and perform research related to PA Holding Company Status question asked by D. Albert (Advanta-State Tax Director).	1.0	\$ 600	\$ 600.00
<b>Total Tax Consulting Services</b>			<b>10.5</b>		<b>\$6,628.13</b>

**EXHIBIT D3**

Advanta Corporation  
Retention/Fee Application Preparation  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Tatum,Pamela Renea	09-Nov-09	Prepare the Declaration for the Advanta matter.	1.1	\$287	\$ 315.70
Tatum,Pamela Renea	10-Nov-09	Review the Audit engagement letters for inclusion in the declaration.	0.6	\$287	\$ 172.20
Tatum,Pamela Renea	10-Nov-09	Prepare and respond to various correspondence to both the audit and tax teams regarding clarification on information required for the retention documents.	0.7	\$287	\$ 200.90
Tatum,Pamela Renea	10-Nov-09	Continue to prepare the Declaration for the Advanta matter.	1.0	\$287	\$ 287.00
Tatum,Pamela Renea	11-Nov-09	Prepare and respond to various correspondence to the SALT partner regarding requirements for providing services to Advanta during bankruptcy.	0.4	\$287	\$ 114.80
Tatum,Pamela Renea	12-Nov-09	Prepare necessary documentation to include in the Advanta Corp retention documents.	0.8	\$287	\$ 229.60
Depman,John P.	19-Nov-09	Review of Declaration and Retention Order.	0.5	\$536	\$ 267.75
Tatum,Pamela Renea	19-Nov-09	Revise the Advanta Corp retention documents and forward for review.	0.9	\$287	\$ 258.30
Tatum,Pamela Renea	19-Nov-09	Prepare and respond to various correspondence with partner, OGC and debtors counsel to revise and finalize the retention documents.	0.9	\$287	\$ 258.30
Stemple,Jennifer	19-Nov-09	Review the draft of the KPMG retention order and declaration to be submitted to the Bankruptcy Court (Provided internal comments).	1.0	\$440	\$ 440.00
Tatum,Pamela Renea	19-Nov-09	Revise the Advanta Corp retention documents based on comments from the partner and OGC.	1.0	\$287	\$ 287.00
Tatum,Pamela Renea	20-Nov-09	Revise the application provided by Debtors Counsel.	0.8	\$287	\$ 229.60
Tatum,Pamela Renea	20-Nov-09	Revise the declaration based on tax engagement letter received.	0.7	\$287	\$ 200.90

**EXHIBIT D3**

Advanta Corporation  
Retention/Fee Application Preparation  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Stemple,Jennifer	30-Nov-09	Review final draft of the KPMG retention order and declaration to be submitted to the Bankruptcy Court (Provide internal comments).	0.7	\$440	\$ 308.00
Tatum,Pamela Renea	01-Dec-09	Revise the retention documents based on the partners comments.	0.5	\$287	\$ 143.50
Tatum,Pamela Renea	01-Dec-09	Revise and finalize the retention documents and forward to debtors counsel to file.	1.4	\$287	\$ 401.80
Tatum,Pamela Renea	08-Dec-09	Revise the retention documents per debtors counsel's comments.	0.5	\$287	\$ 143.50
<b>Total Retention time</b>			<b>13.5</b>		<b>\$ 4,258.85</b>
Tatum,Pamela Renea	09-Nov-09	Prepare for the conference call with the Advanta team regarding the time keeping guidelines.	0.5	\$287	\$ 143.50
Stemple,Jennifer	09-Nov-09	Conference call with P. Tatum, J. Depman, J. Stemple, J. Liu, J. Emery, M. Viscontto, K. Brechter, K. Galen and E. Ugboode (all KPMG) to discuss the Advanta bankruptcy time keeping guidelines.	0.5	\$440	\$ 220.00
Liu,Jia	09-Nov-09	Conference call with P. Tatum, J. Depman, J. Stemple, J. Liu, J. Emery, M. Viscontto, K. Brechter, K. Galen and E. Ugboode (all KPMG) to discuss the Advanta bankruptcy time keeping guidelines.	0.5	\$600	\$ 300.00
Ugboode,Ezinwanne S	09-Nov-09	Conference call with P. Tatum, J. Depman, J. Stemple, J. Liu, J. Emery, M. Viscontto, K. Brechter, K. Galen and E. Ugboode (all KPMG) to discuss the Advanta bankruptcy time keeping guidelines.	0.5	\$134	\$ 67.00
Viscontto,Michael T.	09-Nov-09	Conference call with P. Tatum, J. Depman, J. Stemple, J. Liu, J. Emery, M. Viscontto, K. Brechter, K. Galen and E. Ugboode (all KPMG) to discuss the Advanta bankruptcy time keeping guidelines.	0.5	\$287	\$ 143.50

**EXHIBIT D3**

Advanta Corporation  
Retention/Fee Application Preparation  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Galen,Kelly M.	09-Nov-09	Conference call with P. Tatum, J. Depman, J. Stemple, J. Liu, J. Emery, M. Viscontto, K. Brechter, K. Galen and E. Ugboode (all KPMG) to discuss the Advanta bankruptcy time keeping guidelines.	0.5	\$172	\$ 86.00
Emery,Justin Arthur	09-Nov-09	Conference call with P. Tatum, J. Depman, J. Stemple, J. Liu, J. Emery, M. Viscontto, K. Brechter, K. Galen and E. Ugboode (all KPMG) to discuss the Advanta bankruptcy time keeping guidelines.	0.5	\$287	\$ 143.50
Brechter,Kristen A	09-Nov-09	Conference call with P. Tatum, J. Depman, J. Stemple, J. Liu, J. Emery, M. Viscontto, K. Brechter, K. Galen and E. Ugboode (all KPMG) to discuss the Advanta bankruptcy time keeping guidelines.	0.5	\$287	\$ 143.50
Depman,John P.	09-Nov-09	Conference call with P. Tatum, J. Depman, J. Stemple, J. Liu, J. Emery, M. Viscontto, K. Brechter, K. Galen and E. Ugboode (all KPMG) to discuss the Advanta bankruptcy time keeping guidelines.	0.5	\$536	\$ 267.75
Tatum,Pamela Renea	09-Nov-09	Conference call with P. Tatum, J. Depman, J. Stemple, J. Liu, J. Emery, M. Viscontto, K. Brechter, K. Galen and E. Ugboode (all KPMG) to discuss the Advanta bankruptcy time keeping guidelines.	0.5	\$287	\$ 143.50
Tatum,Pamela Renea	13-Nov-09	Discussion with J. Depman (KPMG) regarding the Advanta retention status.	0.3	\$287	\$ 86.10
Depman,John P.	13-Nov-09	Discussion with P. Tatum (KPMG) regarding the Advanta retention status.	0.3	\$536	\$ 160.65
Tatum,Pamela Renea	13-Nov-09	Document receipt of disinterestedness confirmation in compliance with the bankruptcy requirements.	0.3	\$287	\$ 86.10
Tatum,Pamela Renea	13-Nov-09	Incorporate new tax staff to the time template, send guidelines and disinterestedness confirmation in compliance with the bankruptcy requirements.	0.3	\$287	\$ 86.10

### EXHIBIT D3

Advanta Corporation  
Retention/Fee Application Preparation  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Tatum,Pamela Renea	20-Nov-09	Prepare the time template and send out guidelines in compliance with the bankruptcy requirements.	0.6	\$287	\$ 172.20
Tatum,Pamela Renea	01-Dec-09	Request time and expense documents necessary to prepare the fee statements in compliance with the bankruptcy requirements.	0.4	\$287	\$ 114.80
Emery,Justin Arthur	01-Dec-09	Review entire KPMG audit team members' time templates and provide to P. Tatum (KPMG) for inclusion in the fee statement.	1.5	\$287	\$ 430.50
<b>Total Fee Application Preparation</b>			<u>8.7</u>		<u>\$ 2,794.70</u>
<b>Total Retention/Fee Application Preparation</b>			<u>22.2</u>		<u>\$ 7,053.55</u>

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time  
November 8, 2009 through December 31, 2009

Note: It is KPMG's policy that all Non Working Travel Time is billed at 50% in compliance with the U.S. Trustee Guidelines and the Local Rules issued to the retained professionals in this case.

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Visconto,Michael T.	09-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	09-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Emery,Justin Arthur	09-Nov-09	Commute home from Advanta Corp	1.3	\$ 287	\$ 373.10
Emery,Justin Arthur	09-Nov-09	Commute to Advanta Corp. from home	1.3	\$ 287	\$ 373.10
Visconto,Michael T.	10-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	10-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Emery,Justin Arthur	10-Nov-09	Commute home from Advanta Corp.	1.3	\$ 287	\$ 373.10
Emery,Justin Arthur	10-Nov-09	Commute to Advanta Corp. from home	1.3	\$ 287	\$ 373.10
Visconto,Michael T.	11-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	11-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Galen,Kelly M.	12-Nov-09	Traveled from the Advanta Spring House office to the Advanta Dresher office in order to have audit confirmations stamped and mailed.	1.3	\$ 172	\$ 223.60
Emery,Justin Arthur	16-Nov-09	Commute from Advanta Corp., to Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Emery,Justin Arthur	16-Nov-09	Commute to Advanta Corp., from Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Emery,Justin Arthur	16-Nov-09	Commute to Advanta Corp., from Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Visconto,Michael T.	17-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	18-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	18-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time  
November 8, 2009 through December 31, 2009

Note: It is KPMG's policy that all Non Working Travel Time is billed at 50% in compliance with the U.S. Trustee Guidelines and the Local Rules issued to the retained professionals in this case.

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Visconto,Michael T.	19-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	19-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	20-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	20-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Emery,Justin Arthur	20-Nov-09	Commute from Advanta Corp., to Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Visconto,Michael T.	23-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	23-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Emery,Justin Arthur	30-Nov-09	Commute from Advanta Corp., to Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Emery,Justin Arthur	30-Nov-09	Commute from Advanta Corp., to Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Emery,Justin Arthur	30-Nov-09	Commute to Advanta Corp., from Haddonfield, NJ	1.3	\$ 287	\$ 373.10
<b>Subtotal Non Working Travel Time</b>					<u>\$ 7,771.70</u>
Less 50% Discount					\$ (3,885.85)
<b>Total Non Working Travel Time</b>			<u><b>27.6</b></u>		<u><b>\$ 3,885.85</b></u>

**EXHIBIT D5**

Advanta Corporation  
Bankruptcy Accounting Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Depman,John P.	12-Nov-09	Call with J. Stemple (KPMG) and P. Browne (CFO, Advanta Corp.) to discuss impact of bankruptcy on intercompany receivables.	0.3	\$ 536	\$ 160.65
Stemple,Jennifer	12-Nov-09	Call with J. Depman (KPMG) and P. Browne (CFO, Advanta Corp.) to discuss impact of bankruptcy on intercompany receivables.	0.3	\$ 440	\$ 132.00
Stemple,Jennifer	13-Nov-09	Review the Statement of Position (SOP) 90-7 as well as other accounting/auditing implications of bankruptcy filing	0.5	\$ 440	\$ 220.00
Fanelli,Joseph P.	13-Nov-09	Conference call with J. Stemple (KPMG Senior Manager) to discuss the Statement of Position (SOP) 90-7 (accounting literature that governs Chapter 11).	0.3	\$ 536	\$ 160.65
Stemple,Jennifer	13-Nov-09	Conference call with J. Fanelli (KPMG Partner) to discuss the Statement of Position (SOP) 90-7 (accounting literature that governs Chapter 11).	0.3	\$ 440	\$ 132.00
Stemple,Jennifer	13-Nov-09	Conference with J. Depman (KPMG Partner) to discuss further detail related to Advanta's bankruptcy accounting questions previously discussed with J. Fanelli (KPMG Partner).	0.2	\$ 440	\$ 88.00
Depman,John P.	13-Nov-09	Conference with J. Stemple (KPMG Senior Manager) to discuss further detail related to Advanta's bankruptcy accounting questions previously discussed with J. Fanelli (KPMG Partner).	0.2	\$ 536	\$ 107.10
Fanelli,Joseph P.	13-Nov-09	Research various technical consultation matters regarding the Statement of Position (SOP) 90-7 (accounting literature that governs Chapter 11).	3.7	\$ 536	\$ 1,981.35
Stemple,Jennifer	13-Nov-09	Meet with T. Mahoney (Director Internal Audit, Advanta Corp.) to discuss scope of 2009 audit given the bankruptcy filing.	0.6	\$ 440	\$ 264.00



**EXHIBIT D5**

Advanta Corporation  
Bankruptcy Accounting Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Stemple,Jennifer	16-Nov-09	Review accounting literature relevant to accounting and reporting under Chapter 11 (SOP 90-7, KPMG Internal Bankruptcy Reporting Presentations, AICPA Guide, etc.).	3.9	\$ 440	\$ 1,716.00
Stemple,Jennifer	17-Nov-09	Review accounting literature relevant to accounting and reporting under Chapter 11 (SOP 90-7, Bankruptcy and Insolvency Accounting by Grant Newton, etc.).	2.3	\$ 440	\$ 1,012.00
Stemple,Jennifer	18-Nov-09	Review bankruptcy motion on advantareorg.com for potential accounting impact.	1.4	\$ 440	\$ 616.00
Stemple,Jennifer	18-Nov-09	Meet with T. Mahoney (Advanta Director of Internal Audit) to discuss the impact of the Chapter 11 Bankruptcy on the 2009 Audit Plan.	0.8	\$ 440	\$ 352.00
Depman,John P.	19-Nov-09	Research audit requirements under a bankruptcy filing.	0.1	\$ 536	\$ 53.55
Depman,John P.	19-Nov-09	J. Depman (Partner, KPMG) call with C. Wilson (Controller, Advanta Corp.) to discuss audit requirements under bankruptcy filing.	0.2	\$ 536	\$ 107.10
Stemple,Jennifer	01-Dec-09	Research reorganization accounting questions related to pre-petition liabilities subject to compromise and reorganization costs.	1.2	\$ 440	\$ 528.00
Stemple,Jennifer	01-Dec-09	Meeting with J. Stemple (Senior Manager, KPMG) and J. Depman (Partner, KPMG) to discuss re-organization accounting questions raises by C. Ravitch (Accounting Director, KPMG).	0.2	\$ 440	\$ 88.00
Depman,John P.	01-Dec-09	Meeting with J. Stemple (Senior Manager, KPMG) and J. Depman (Partner, KPMG) to discuss re-organization accounting questions raises by C. Ravitch (Accounting Director, KPMG).	0.2	\$ 536	\$ 107.10
Fanelli,Joseph P.	01-Dec-09	Call with J. Stemple (Senior Manager, KPMG) to discuss re-organization accounting questions discussed with C. Ravitch (Accounting Director, Advanta Corp.).	0.4	\$ 536	\$ 214.20

**EXHIBIT D5**

Advanta Corporation  
Bankruptcy Accounting Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Stemple,Jennifer	01-Dec-09	Call with J. Fanelli (Partner, KPMG) to discuss re-organization accounting questions discussed with C. Ravitch (Accounting Director, Advanta Corp.).	0.4	\$ 440	\$ 176.00
Stemple,Jennifer	01-Dec-09	Review bankruptcy motions on advantareorg.com for potential accounting impact.	1.4	\$ 440	\$ 616.00
Stemple,Jennifer	01-Dec-09	Meet with C. Ravitch (Accounting Director, Advanta Corp.) to discuss re-organization accounting questions.	0.9	\$ 440	\$ 396.00
Stemple,Jennifer	02-Dec-09	Call between J. Depman (Partner, KPMG) and J. Stemple (Senior Manager, KPMG) to discuss re-organization accounting questions (re-organization expenses).	0.1	\$ 440	\$ 44.00
Depman,John P.	02-Dec-09	Call between J. Depman (Partner, KPMG) and J. Stemple (Senior Manager, KPMG) to discuss re-organization accounting questions (re-organization expenses).	0.1	\$ 536	\$ 53.55
Emery,Justin Arthur	02-Dec-09	Call between J. Emery (Senior Associate, KPMG) and J. Stemple (Senior Manager, KPMG) to discuss re-organization accounting questions (re-organization expenses).	0.1	\$ 287	\$ 28.70
Stemple,Jennifer	02-Dec-09	Call between J. Emery (Senior Associate, KPMG) and J. Stemple (Senior Manager, KPMG) to discuss re-organization accounting questions (re-organization expenses).	0.1	\$ 440	\$ 44.00
Emery,Justin Arthur	02-Dec-09	Meeting with M. Viscontto (Senior Associate, KPMG), J. Emery (Senior Associate, KPMG), and C. Ravitch (Accounting Director, Advanta Corp) regarding accounting considerations for severance payments under the bankruptcy filing.	0.5	\$ 287	\$ 143.50

**EXHIBIT D5**

Advanta Corporation  
Bankruptcy Accounting Services  
November 8, 2009 through December 31, 2009

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Visconto,Michael T.	02-Dec-09	Meeting with M. Visconto (Senior Associate, KPMG), J. Emery (Senior Associate, KPMG), and C. Ravitch (Accounting Director, Advanta Corp) regarding accounting considerations for severance payments under the bankruptcy filing.	0.5	\$ 287	\$ 143.50
Stemple,Jennifer	03-Dec-09	Meeting with C. Ravitch (Accounting Director, Advanta Corp.) to discuss re-organization accounting questions and preparation of response (liability recording amounts).	0.1	\$ 440	\$ 44.00
Stemple,Jennifer	07-Dec-09	Review bankruptcy motions on advantareorg.com for potential accounting impact.	0.8	\$ 440	\$ 352.00
Stemple,Jennifer	10-Dec-09	Meet with C. Wilson (Controller, Advanta Corp.) regarding bankruptcy reporting/financial statement updates, areas for assistance and general updates.	0.2	\$ 440	\$ 88.00
Depman,John P.	21-Dec-09	Conference call with J. Stemple (Senior Manager, KPMG), J. Depman (Partner, KPMG), C. Wilson (Advanta Corp., Controller) and P. Browne (Advanta Corp., CFO) to discuss creditors meeting and status of bankruptcy proceedings.	0.5	\$ 536	\$ 267.75
Stemple,Jennifer	21-Dec-09	Conference call with J. Stemple (Senior Manager, KPMG), J. Depman (Partner, KPMG), C. Wilson (Advanta Corp., Controller) and P. Browne (Advanta Corp., CFO) to discuss creditors meeting and status of bankruptcy proceedings.	0.5	\$ 440	\$ 220.00
<b>Total Bankruptcy Accounting Services</b>			<b>23.3</b>		<b>\$ 10,656.70</b>

**EXHIBIT E**

**KPMG Retention Order**

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

	X	
<i>In re</i>	:	Chapter 11
	:	
ADVANTA CORP., <i>et al.</i> ,	:	Case No. 09-13931 (KJC)
	:	
Debtors. <sup>1</sup>	:	(Jointly Administered)
	:	
	:	Re: Docket No. 113
	X	

**ORDER PURSUANT TO SECTIONS 327 AND 328 OF THE  
BANKRUPTCY CODE AND BANKRUPTCY RULE 2014 FOR AUTHORIZATION  
TO RETAIN AND EMPLOY KPMG LLP AS TAX CONSULTANTS  
AND ADVISORS NUNC PRO TUNC TO THE COMMENCEMENT DATE**

Upon the application (the “*Application*”) of Advanta Corp. and its affiliated debtors in the above-referenced chapter 11 cases, as debtors and debtors in possession (collectively, the “*Debtors*”), pursuant to sections 327 and 328 of the Bankruptcy Code and Rule 2014 of the Bankruptcy Rules, authorizing them to employ and retain KPMG as tax consultants and advisors, to the Debtors in the above-captioned chapter 11 cases *nunc pro tunc* to the Commencement Date;<sup>2</sup> and upon the Declaration of John P. Depman, a CPA and partner at KPMG (the “*Declaration*”) in support thereof; and the Court being satisfied based on the

<sup>1</sup> The Debtors in these cases, along with the last four digits of each Debtor’s federal tax identification number, are Advanta Corp. (2070), Advanta Investment Corp. (5627), Advanta Business Services Holding Corp. (4047), Advanta Business Services Corp. (3786), Advanta Shared Services Corp. (7074), Advanta Service Corp. (5625), Advanta Advertising Inc. (0186), Advantennis Corp. (2355), Advanta Mortgage Holding Company (5221), Advanta Auto Finance Corporation (6077), Advanta Mortgage Corp. USA (2654), Advanta Finance Corp. (8991), Advanta Ventures Inc. (5127), BizEquity Corp. (8960), Ideablob Corp. (0726), Advanta Credit Card Receivables Corp. (7955), Great Expectations International Inc. (0440), Great Expectations Franchise Corp. (3326), and Great Expectations Management Corp. (3328). Each of the Debtors (other than Advanta Credit Card Receivables Corp. and the Great Expectations entities) maintains its principal corporate office at Welsh & McKean Roads, P.O. Box 844, Spring House, Pennsylvania 19477-0844. Advanta Credit Card Receivables Corp. maintains its principal corporate office at 2215 B. Renaissance Drive, Suite 5. Las Vegas, NV 89119, and the Great Expectations entities maintain their principal corporate office at 1209 Orange Street, Wilmington, Delaware 19801.

<sup>2</sup> Capitalized terms not otherwise defined herein shall have the definitions ascribed to them in the Application.

representations made in the Application and in the Declaration that KPMG represents no interest adverse to the Debtors' estates with respect to the matters upon which they are to be engaged, that they are disinterested persons as that term is defined under Section 101(14) of the Bankruptcy Code, as modified by Section 1107(b) of the Bankruptcy Code, and that their employment is necessary and in the best interests of the Debtors' estates; the terms of the Engagement Letters are reasonable terms for the purposes of Section 328(a) of the Bankruptcy Code; and consideration of the Application and the relief requested therein being a core proceeding pursuant to 28 U.S.C. § 157(b); and venue being proper before this Court pursuant to 28 U.S.C. §§ 1408 and 1409; and due and proper notice of the Application having been provided; and it appearing that no other or further notice need be provided; and after due deliberation and sufficient cause appearing therefore, it is

ORDERED that the Application is granted as modified herein; and it is further

ORDERED that, in accordance with Sections 327(a) and 328(a) of the Bankruptcy Code, Bankruptcy Rule 2014, and Local Rule 2014, the Debtors are authorized to employ and retain KPMG as tax consultants and advisors to the Debtors on the terms set forth in the Application and the Engagement Letters, as modified by this Order; and it is further

ORDERED that KPMG shall be compensated in accordance with sections 330 and 331 of the Bankruptcy Code, the Bankruptcy Rules, the Local Rules, this Order and any other applicable orders of this Court; and it is further

ORDERED that the terms and conditions of the Engagement Letters, as modified by this Order, are approved; and it is further

ORDERED, that the Debtors' indemnification obligations set forth in the Engagement Letters are approved, subject during the pendency of these chapter 11 cases to the following:

- a. KPMG shall not be entitled to indemnification, contribution or reimbursement pursuant to the Engagement Letters for services, unless such services and the indemnification, contribution or reimbursement therefore are approved by the Court;
- b. the Debtors shall have no obligation to indemnify KPMG, or provide contribution or reimbursement to KPMG, for any claim or expense that is: (i) judicially determined (the determination having become final) to have been caused by KPMG's gross negligence, willful misconduct, breach of fiduciary duty, if any, bad faith or self-dealing; (ii) for a contractual dispute in which the Debtors allege the breach of KPMG's contractual obligations unless the Court determines that indemnification, contribution or reimbursement would be permissible pursuant to In re United Artists Theatre Company, et al., 315 F.3d 217 (3d Cir. 2003); or (iii) settled in writing by the parties prior to a judicial determination as to KPMG's gross negligence, willful misconduct, breach of fiduciary duty, or bad faith or self-dealing but determined by this Court, after notice and a hearing to be a claim or expense for which KPMG should not receive indemnity, contribution or reimbursement under the terms of the Retention Agreement as modified by this Order;
- c. If, before the earlier of (i) the entry of an order confirming a chapter 11 plan in these cases (that order having become a final order no longer subject to appeal) and (ii) the entry of an order closing these chapter 11 cases, KPMG believes that it is entitled to the payment of any amounts by the Debtors on account of the Debtors' indemnification, contribution and/or reimbursement obligations under the Engagement Letters (as modified by this Order), including without limitation the advancement of defense costs, KPMG must file an application therefor in this Court, and the Debtors may not pay any such amounts to KPMG before the entry of an order by this Court approving the payment. This subparagraph (c) is intended only to specify the period of time under which the Court shall have jurisdiction over any request for fees and expenses by KPMG for indemnification, contribution or reimbursement, and is not a provision limiting the duration of the Debtors' obligation to indemnify KPMG. All parties in interest shall retain the right to object to any demand by KPMG for indemnification, contribution or reimbursement; and
- d. Any limitation of liability or limitation on any amounts to be contributed by the parties to the Engagement Letters under the terms of the Engagement Letters shall be eliminated.

and it is further

ORDERED that the Debtors shall comply with the notice requirement set forth in paragraphs 4(c) and 8 of KPMG's Standard Terms and Conditions for Advisory and Tax Services (the "*Standard Terms and Conditions*"), including providing the written notice required prior to disseminating or advancing any of KPMG's advice, recommendations, information, or work product to third parties; and it is further

ORDERED that, notwithstanding anything in the Application, the Declaration or the Engagement Letters to the contrary, during the pendency of the Chapter 11 Cases and without prejudice to KPMG seeking different terms in other cases, KPMG will not employ independent contractors to provide professional services to the Debtors or otherwise with respect to these Chapter 11 Cases; *provided* that, with respect to independent contractors, the foregoing shall not apply to services related to non-professional expenses; and it is further

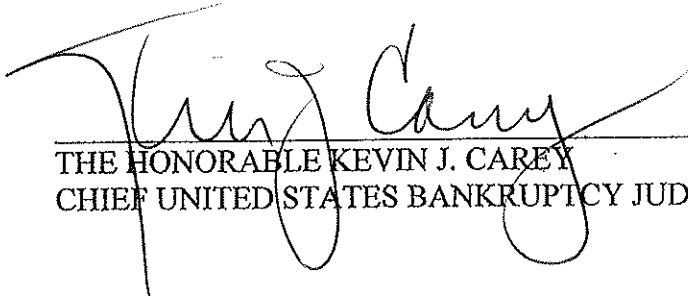
ORDERED that, to the extent that the Application, the Engagement Letters, and this Order are inconsistent, the terms of this Order shall control; and it is further

ORDERED that, to the extent the audit results in restatements of financial statements, nothing herein shall restrict the U.S. Trustee's right to investigate and/or take action as result of those restatements; and it is further



ORDERED that, during the pendency of any of the Debtors' chapter 11 cases, this Court shall retain jurisdiction with respect to any matters, claims, rights or disputes arising from or related to the implementation of this Order.

Dated: Jan 5, 2010  
Wilmington, Delaware

  
\_\_\_\_\_  
THE HONORABLE KEVIN J. CAREY  
CHIEF UNITED STATES BANKRUPTCY JUDGE

## Exhibit F

### UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF DELAWARE

<b>In re:</b>  <b>ADVANTA CORP., et al.,</b>  <b>Debtors.<sup>1</sup></b>	<b>Chapter 11</b>  <b>Case No. 09-13931 (KJC)</b>  <b>(Jointly Administered)</b>  <b>Hrg Date: TBD, if necessary</b> <b>Obj. Due: 02/18/10 at 4:00 p.m. ET</b>
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#### **DECLARATION PURSUANT TO RULE 2016-2 OF THE LOCAL RULES OF BANKRUPTCY PROCEDURE FOR THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF DELAWARE**

I, John P. Depman, being duly sworn, deposes and says:

1. I am a Certified Public Accountant and a partner of KPMG LLP (“KPMG”), a professional services firm.
2. By Order dated January 5, 2010, KPMG was retained as auditors, tax consultants and advisors of the above captioned debtors and debtors in possession (the “Debtors”). I submit this Declaration in conjunction with KPMG’s first fee application for compensation and

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<sup>1</sup> The Debtors in these cases, along with the last four digits of each Debtor’s federal tax identification number, are Advanta Corp. (2070), Advanta Investment Corp. (5627), Advanta Business Services Holding Corp. (4047), Advanta Business Services Corp. (3786), Advanta Shared Services Corp. (7074), Advanta Service Corp. (5625), Advanta Advertising Inc. (0186), Advantennis Corp. (2355), Advanta Mortgage Holding Company (5221), Advanta Auto Finance Corporation (6077), Advanta Mortgage Corp. USA (2654), Advanta Finance Corp. (8991), Great Expectations International Inc. (0440), Great Expectations Franchise Corp. (3326), and Great Expectations Management Corp. (3328). Each of the Debtors (other than Advanta Credit Card Receivables Corp. and the Great Expectations entities) maintains its principal corporate office at Welsh & McKean Roads, P.O. Box 844, Spring House, Pennsylvania 19477-0844. Advanta Credit Card Receivables Corp. maintains its principal corporate office at 2215 B. Renaissance Drive, Suite 5. Las Vegas, NV 89119, and the Great Expectations entities maintain their principal corporate office at 1209 Orange Street, Wilmington, Delaware 19801.

allowance of expenses for the period November 8, 2009 through December 31, 2009 (the “Application”).

3. I have personally performed some of the services rendered by KPMG to the Debtors and am thoroughly familiar with the other work performed on behalf of the Debtors by the professionals of KPMG.

4. I have reviewed the foregoing Application and the facts set forth therein are true and correct to the best of my knowledge, information and belief. Moreover, I have reviewed Rule 2016-2 of the Local Rules of Bankruptcy Procedure for the United States Bankruptcy Court for the District of Delaware, and submit that the Application substantially complies with such Rule.

I declare under the penalty of perjury that the foregoing is true and correct.

Executed this 29th day of January, 2010.



---

John P. Depman  
Partner  
KPMG LLP  
1601 Market Street  
Philadelphia, PA 19103