

**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: 03/18/10 at 4:00 p.m. ET</b>
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**SECOND 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  
JANUARY 1, 2010 THROUGH JANUARY 31, 2010**

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: January 1, 2010 through  
January 31, 2010

Amount of Compensation sought as actual, reasonable and necessary: \$ 167,145.70<sup>1</sup>

Amount of Expense reimbursement sought as actual, reasonable and necessary \$ 4,889.00

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

<sup>1</sup> In accordance with the Interim Compensation Order 80% of the aggregate amount sought is \$133,716.56.

**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: 03/18/10 at 4:00 p.m. ET</b>
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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: 03/18/10 at 4:00 p.m. ET</b>
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**SECOND 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  
JANUARY 1, 2010 THROUGH JANUARY 31, 2010**

KPMG LLP, (“KPMG”) as auditors, tax consultants and advisors to the above-captioned debtors and debtors-in-possession (collectively, the “Debtors”) files this Second 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

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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.

Court for 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 January 1, 2010 through January 31, 2010 (the “Compensation Period”), in the amount of \$172,034.70 (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 \$167,145.70 and payable in accordance with the Interim Compensation Order in the amount of eighty percent (80%) of fees or \$133,716.56 and reimbursement of one hundred percent (100%) of necessary and actual out-of-pocket expenses in the amount of \$4,889.00.

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

4. This Application is KPMG's Second 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 \$70 to \$656 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, 13.7 hours were expended by partners and managing directors, 34.1 hours were expended by senior managers and managers and 402.1 hours were expended by senior associates, associates and paraprofessionals. During the Compensation Period KPMG's blended hourly rate for services provided regarding its discounted fees is \$242.15.

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 \$4,889.00. 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 \$167,145.70 as compensation for professional services rendered during the Compensation Period and reimbursement for actual and necessary expenses totaling \$4,889.00 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

February 26, 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: 3/18/10 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 **Second 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 January 1, 2010 through January 31, 2010** (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.

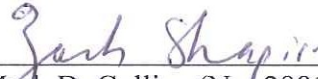
Order”) and must be filed with the Clerk of the Bankruptcy Court, and be served upon and received by (i) the Debtors, Advanta Corp., P.O. Box 844, Spring House, Pennsylvania 19477-844 (Attn: Philip M. Browne); (ii) counsel to the Debtors, Weil, Gotshal & Manges, LLP, 767 Fifth Avenue, New York, New York 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 Daylight Time) on March 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: February 26, 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  
 January 1, 2010 through January 31, 2010

Professional	Position	Current Hours Billed	Discounted Hourly Rate	Discounted Fees Billed
Depman,John P.	Audit Partner	10.1	\$536	\$ 5,408.55
Toscano,Carlo P	Tax Managing Director	3.6	\$656	\$ 2,362.50
Friedman,Steven Marc	WNT-Senior Manager	3.0	\$600	\$ 1,800.00
Stemple,Jennifer	Audit Senior Manager	25.2	\$440	\$ 11,088.00
Sellers,Monica	Advisory Manager	1.7	\$364	\$ 617.95
Kielkucki,Cynthia	Advisory Manager	1.2	\$364	\$ 436.80
Spitzer,Julie A.	Advisory Manager	3.0	\$364	\$ 1,090.50
Brechter,Kristen A	Audit Senior Associate	10.0	\$287	\$ 2,870.00
Emery,Justin Arthur	Audit Senior Associate	103.0	\$287	\$ 29,561.00
Tatum,Pamela Renea	Advisory Senior Associate	35.8	\$287	\$ 10,274.60
Viscontto,Michael T.	Audit Senior Associate	49.8	\$287	\$ 14,292.60
Galen,Kelly M.	Audit Associate	23.1	\$172	\$ 3,973.20
Burkardt,Rachel L	Advisory Associate	12.0	\$173	\$ 2,076.00
Muhleisen,Karen S.	Advisory Associate	19.6	\$173	\$ 3,390.80
Ugbode,Ezinwanne S	Audit Associate	84.0	\$134	\$ 11,256.00
Orekoya,Adetola	Audit Associate	17.6	\$172	\$ 3,027.20
Calvert,Casey E	Audit Associate	33.0	\$134	\$ 4,422.00
Sansevere,Marc A.	Paraprofessional	14.2	\$70	\$ 994.00
<b>Total Hours and Fees at Discounted Rate</b>		<b>449.9</b>		<b>\$ 108,941.70</b>
Discounted Fees				\$ 108,941.70
Installment for 2009 Integrated Audit Fixed Fee				\$ 100,000.00
<b>Subtotal Fees</b>				<b>\$ 208,941.70</b>
Voluntary Reduction in Non-Working Travel Time				\$ (41,796.00)
<b>Total Fees</b>				<b>\$ 167,145.70</b>
Out of Pocket Expenses				\$ 4,889.00
<b>Subtotal of Fees and Out of Pocket Expenses</b>				<b>\$ 172,034.70</b>
less Holdback Adjustment (20%)				\$ (33,429.14)
<b>Net Requested Fees &amp; Out of Pocket Expenses</b>				<b>\$ 138,605.56</b>
 <b>Blended Rate (non-Fixed Fees)</b>		 <b>\$ 242.15</b>		

**EXHIBIT B**  
 Advanta Corporation  
 Summary of Hours and Discounted Fees Incurred by Category  
 January 1, 2010 through January 31, 2010

<u>Category</u>	<u>Exhibit</u>	<u>Hours</u>	<u>Fees</u>
2009 Integrated Audit Services	D1	-	\$ 100,000.00 <sup>(1)</sup>
Tax Consulting Services	D2	5.9	\$ 3,703.13
Retention/Fee Application Preparation	D3	60.4	\$ 17,257.48
Non Working Travel Time	D4	372.6	\$ 83,592.00
Bankruptcy Accounting Services	D5	11.0	\$ 4,389.10
<b>Total</b>		<b><u>449.9</u></b>	<b><u>\$ 208,941.70</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 January 1, 2010 through January 31, 2010 is \$100,000.00.

**EXHIBIT C**  
Advanta Corporation  
Summary of Out of Pocket Expenses  
January 1, 2010 through January 31, 2010

<u>Category</u>	<u>Amount</u>
Airfare	\$ -
Lodging	\$ -
Meals	\$ 896.00
Ground Transportation	\$ 3,804.00
Miscellaneous	\$ 189.00
<b>Total</b>	<b>\$ 4,889.00</b>

**EXHIBIT C1**Advanta Corporation  
Detail of Out of Pocket Expenses  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>
		<b>Air Fare Subtotal</b>	<b>\$ -</b>
		<b>Lodging Subtotal</b>	<b>\$ -</b>
Ugbode,Ezinwanne S	04-Jan-10	Overtime Meal - Location: Advanta Corp, Welsh & McKean Rd, Spring House, PA 19477 for J. Emery, M. Viscontto, C. Calvert and E. Ugbode Business Purpose:2009 Integrated Audit	\$ 80.00
Orekoya,Adetola	05-Jan-10	Working dinner at Location: Spring House, PA Attendees: Mike Viscontto, Casey Calvert, Ezi Ugbode, Kristen Bretcher, Justin Emery, Ade Orekoya Business Purpose: Work dinner at Advanta, Spring House, PA on 1/5/2010	\$ 101.00
Calvert,Casey E	06-Jan-10	Overtime Meal - Location: Moe's North Wales, PA Attendees: J. Emery, M. Viscontto, K. Brechter and E. Ugbode Business Purpose: Advanta Corp. 2009 Integrated Audit	\$ 59.00
Galen,Kelly M.	07-Jan-10	OT Dinner for J. Emery (Sr. Associate, KPMG), E. Ugbode (Associate, KPMG) and C. Calvert (Associate, KPMG)	\$ 60.00
Ugbode,Ezinwanne S	09-Jan-10	Weekend Meal - Location: Advanta Corp Welsh and McKean Rd, Spring House PA 19477 Business Purpose: Lunch for Advanta Corp Team J. Emery, A. Orekoya, C. Calvert, K. Galen, M. Viscontto, E. Ugbode on Saturday 1/9/10 2009 Integrated Audit.	\$ 102.00
Orekoya,Adetola	11-Jan-10	Working dinner at Location: Spring House, PA Attendees: Mike Viscontto, Casey Calvert, Ezi Ugbode, Kristen Bretcher, Justin Emery, Ade Orekoya Business Purpose: Work dinner at Advanta, Spring House, PA on 1/11/2010	\$ 93.00
Calvert,Casey E	12-Jan-10	Overtime Meal - Location: Ambler, PA Attendees: J. Emery, M. Viscontto, K. Brechter and E. Ugbode Business Purpose: Advanta Corp. 2009 Integrated Audit	\$ 81.00
Calvert,Casey E	14-Jan-10	Overtime Meal - Location: Ambler, PA Attendees: J. Emery, M. Viscontto, E. Ugbode and Casey Calvert Business Purpose: Advanta Corp. 2009 Integrated Audit	\$ 63.00



**EXHIBIT C1**

Advanta Corporation  
 Detail of Out of Pocket Expenses  
 January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>
Calvert,Casey E	16-Jan-10	Weekend meal - Location: North Wales, PA Attendees: C. Calvert and E. Ugbođe Business Purpose: Lunch on 1/16/10 Saturday Advanta Corp. 2009 Integrated Audit	\$ 37.00
Calvert,Casey E	19-Jan-10	Overtime Meal - Location: North Wales, PA for C. Calvert and E. Ugbođe Business Purpose: Advanta Corp. 2009 Integrated Audit	\$ 40.00
Ugbođe,Ezinwanne S	20-Jan-10	Overtime Meal - Dinner from Bensı Restaurant, North Wales PA (E. Ugbođe and C. Calvert - 1/20/10) Business Purpose: Advanta Corp. 2009 Integrated Audit	\$ 40.00
Calvert,Casey E	21-Jan-10	Overtime Meal - Location: Montgomeryville, PA for C. Calvert and E. Ugbođe Business Purpose: Advanta Corp. 2009 Integrated Audit	\$ 40.00
Ugbođe,Ezinwanne S	25-Jan-10	Overtime Meal - Dinner from TGI Friday's Restaurant, Montgomeryville PA (E. Ugbođe and J. Emery - 1/25/10) Business Purpose: Advanta Corp. 2009 Integrated Audit	\$ 40.00
Sansevere,Marc A.	26-Jan-10	Overtime Meal - Dinner from Outback Steakhouse, Montgomeryville PA (E. Ugbođe, M. Sansevere 1/26/10)	\$ 40.00
Ugbođe,Ezinwanne S	27-Jan-10	Overtime Meal - Dinner from Moe's Southwest Grill Restaurant, North Wales PA (E. Ugbođe - 1/27/10) Business Purpose: Advanta Corp. 2009 Integrated Audit	\$ 20.00
<b>Meals Subtotal</b>			<b>\$ 896.00</b>
Galen,Kelly M.	09-Jan-10	Mileage - Saturday commute from home to Advanta Corp. 30 miles roundtrip	\$ 15.00
Emery,Justin Arthur	09-Jan-10	Mileage - Weekend Commute 1 day, 94 reimbursable miles; Number of Miles Incurred:94 (1 day roundtrip commute) Normal Commute to Office:0 (Weekend mileage) Reimbursable Miles(# Miles Incurred Normal Commute):94 (1 day roundtrip commute) Business Purpose: Advanta Corp. 2009 Integrated Audit Weekend Mileage From: Haddonfield, NJ To: Spring House, PA	\$ 47.00

**EXHIBIT C1**

Advanta Corporation  
Detail of Out of Pocket Expenses  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>
Orekoya,Adetola	09-Jan-10	Miles = 78.4 * .5 = 37.4 Purpose: Weekend mileage from apartment in West Chester, PA to Spring House, PA	\$ 37.00
Calvert,Casey E	09-Jan-10	Number of Miles Incurred:62.3 Normal Commute to Office: Reimbursable Miles(# Miles Incurred Normal Commute):62.3 Business Purpose: Fully Reimbursable Saturday (1/9/10) Commute From:1036 Rainbow Circle Pittsgrove, NJ To: Welsh and McKean Roads Spring House, PA	\$ 63.00
Galen,Kelly M.	12-Jan-10	Mileage - 6 days (Jan 5th – 7th, 9th, 11th- 12th) resulting in 180 miles roundtrip less 114 miles for normal commute resulting in 66 reimbursable miles.	\$ 33.00
Stemple,Jennifer	13-Jan-10	Mileage to client (7 days - 154 miles) Number of Miles Incurred:252 Normal Commute to Office:98 Reimbursable Miles(# Miles Incurred Normal Commute):154 Business Purpose: Bankruptcy From: Manayunk To: Spring House Dates: 1/4, 1/5, 1/6, 1/7, 1/11, 1/12, 1/13	\$ 77.00
Muhleisen,Karen S.	14-Jan-10	Mileage to client (4 days - 56 miles, 1/11/, 1/12, 1/13, 1/14), Number of Miles Incurred:120 Normal Commute to Office:64 Reimbursable Miles(# Miles Incurred Normal Commute):56 Business Purpose: travel to client site From: Manayunk To: Spring House	\$ 28.00
Burkardt,Rachel L	15-Jan-10	Number of Miles Incurred: (5 days- 350 miles, 1/11, 1/12, 1/13, 1/14, 1/15) Normal Commute to Office:300 (5 round trips) Reimbursable Miles(# Miles Incurred - Normal Commute):350-300=50 Business Purpose: Client site visit From: West Chester, PA To: Horsham, PA	\$ 25.00
Burkardt,Rachel L	15-Jan-10	PA Turnpike Toll Charges driving to Advanta (Client Site) 5 days, (1/11, 1/12, 1/13, 1/14, 1/15) \$4 per round trip.	\$ 20.00
Orekoya,Adetola	15-Jan-10	Toll Charges - PA Turnpike Toll Charges; .65*2*11=\$36.3 Purpose: Toll paid while driving from Apartment in West Chester, PA to Client (Advanta) in Spring House, PA 1/4/10 to 1/9/10 and 1/11/10 to 1/15/10	\$ 36.00

**EXHIBIT C1**

Advanta Corporation  
 Detail of Out of Pocket Expenses  
 January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>
Emery,Justin Arthur	15-Jan-10	Mileage - Weekday Commute 10 days, 820 reimbursable miles; Number of Miles Incurred:940 (10 days roundtrip commute) Normal Commute to Office:120 (10 days roundtrip commute) Reimbursable Miles(# Miles Incurred Normal Commute):820 (10 days roundtrip commute) Business Purpose: Advanta Corp. 2009 Integrated Audit Weekday Commute From: Haddonfield, NJ To: Spring House, PA (1/4/10 - 1/8/10 and 1/11/10 - 11/15/10)	\$ 410.00
Emery,Justin Arthur	15-Jan-10	Toll Charges - PA & NJ Turnpike Toll Charges, \$10 per day * 11 days (1/4/10 - 1/8/10 and 1/11/10 - 11/15/10)	\$ 110.00
Ugbode,Ezinwanne S	15-Jan-10	Mileage - Driving to and from Advanta Location (496 miles) 1/4/2010-1/15/2010; Number of Miles Incurred:640 Normal Commute to Office:144 Reimbursable Miles(# Miles Incurred Normal Commute):496 Business Purpose: Driving to Advanta for 2009 Integrated Audit From:114 Hurley Avenue, Aldan PA 19018 To: Welsh and McKean Rd, Spring House, PA 19477	\$ 248.00
Ugbode,Ezinwanne S	15-Jan-10	PA turnpike toll charges \$1 each way for 10 days (1/4/10 - 1/15/10) Purpose: Advanta Corp Integrated audit	\$ 20.00
Calvert,Casey E	15-Jan-10	Commodore Barry Bridge Toll \$4 for 10 days 1/4/10 – 1/7/10; 1/9/10; 1/11/10-1/15/10 (excluding Fri. Jan 8th)	\$ 40.00
Orekoya,Adetola	15-Jan-10	Mileage - Weekday Commute to Advanta for 10 days, which covers 1/4/10 to 1/8/10 and 1/11/10 to 1/15/10. Total roundtrip miles of 74.8*10 days*\$0.50 = \$374, less \$89 cost of Public Transportation for normal commute to the office. Total reimbursable mileage amount is \$285. Business Purpose: Mileage from Apartment in West Chester, PA to Spring house pa, minus cost septa to the office.	\$ 285.00
Calvert,Casey E	15-Jan-10	Number of Miles Incurred:62.3 Normal Commute to Office:35.3 Reimbursable Miles(# Miles Incurred Normal Commute):27 Business Purpose: Travel to Client Site 54 miles per day * 9 days (1/4/10 – 1/7/10; 1/9/10; 1/11/10-1/15/10) = 486 miles From:1036 Rainbow Circle Pittsgrove, NJ 08318 To: Welsh and McKean Road Spring House, PA	\$ 243.00

**EXHIBIT C1**

Advanta Corporation  
 Detail of Out of Pocket Expenses  
 January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>
Visconto,Michael T.	15-Jan-10	Number of Miles Incurred:360 Normal Commute to Office:99 Reimbursable Miles(# Miles Incurred Normal Commute):261 Business Purpose: Commute to Client From: Home Philadelphia, PA To: Advanta Spring House, PA 1/4 to 1/8 and 1/11 to 1/15 = 10 days x (36 – 11) x .50 = 125 1/9 should be 36 (no commute bc of Saturday) x .50 = 18	\$ 143.00
Burkardt,Rachel L	22-Jan-10	Number of Miles Incurred: (5 days- 350 miles, 1/18, 1/19, 1/20, 1/21, 1/22) Normal Commute to Office:300 (5 round trips) Reimbursable Miles(# Miles Incurred - Normal Commute):350-300=50 Business Purpose: Client site visit From: West Chester, PA To: Horsham, PA	\$ 25.00
Burkardt,Rachel L	22-Jan-10	PA Turnpike Toll Charges driving to Advanta (Client Site) 5 days, (1/18, 1/19, 1/20, 1/21, 1/22) \$4 per round trip.	\$ 20.00
Depman,John P.	22-Jan-10	Number of Miles Incurred:10 Normal Commute to Office: N/A Reimbursable Miles(# Miles Incurred Normal Commute):10 Business Purpose: Excess mileage between locations From: Spring House, PA To: Dresher, PA	\$ 5.00
Calvert,Casey E	23-Jan-10	Commodore Barry Bridge Toll \$4 one way for 7 days = \$28 (1/6/10, 1/18-1/23/10 for bridge toll)	\$ 28.00
Muhleisen,Karen S.	29-Jan-10	Mileage to client (10 days - 160 miles, 1/18, 1/19, 1/20, 1/21, 1/22, 1/25, 1/26, 1/27, 1/28, 1/29), Number of Miles Incurred:320 Normal Commute to Office:160 Reimbursable Miles(# Miles Incurred Normal Commute):160 Business Purpose: travel to client site	\$ 80.00
Stemple,Jennifer	29-Jan-10	Mileage to client (9 days - 198 miles) Number of Miles Incurred:324 Normal Commute to Office:126 Reimbursable Miles(# Miles Incurred Normal Commute):198 Business Purpose: Bankruptcy From: Manayunk To: Spring House Dates: 1/19, 1/20, 1/21, 1/22, 1/25, 1/26, 1/27, 1/28, 1/29	\$ 99.00

**EXHIBIT C1**

Advanta Corporation  
 Detail of Out of Pocket Expenses  
 January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Amount</b>
Sansevere,Marc A.	29-Jan-10	Driving to and from Advanta Location Number of Miles Incurred: 292 Normal Commute to Office: 152 Reimbursable Miles(# Miles Incurred Normal Commute):140 Business Purpose: Driving to and from Advanta for ten days 1/18/10 - 1/29/10 From: 4674 Umbria Street Philadelphia PA, 19127 To: Welsh and McKean Road Springhouse PA 19544	\$ 70.00
Emery,Justin Arthur	29-Jan-10	Weekday Mileage to Advanta (10 days - 820 miles) Number of Miles Incurred:940 (10 days roundtrip) Normal Commute to Office:120 (10 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute):820 (10 days roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Haddonfield, NJ To: Spring House, PA Dates: 1/18, 1/19, 1/20, 1/21, 1/22, 1/25, 1/26, 1/27, 1/28, 1/29	\$ 410.00
Calvert,Casey E	29-Jan-10	PA Turnpike Toll \$2 each way for 17 days = \$34 (1/4/10 – 1/7/10; 1/9/10; 1/11/10-1/15/10; 1/6/10, 1/18-1/23/10; 1/25/10-1/29/10 for PA Turnpike Toll).	\$ 34.00
Calvert,Casey E	29-Jan-10	Number of Miles Incurred:70 Normal Commute to Office:35 Reimbursable Miles(# Miles Incurred Normal Commute):35 Business Purpose:35 miles x 2 = 70 miles per day 70 miles x 5 days = 350 miles for 5 days 70 miles fully reimbursable for Sat. = 140 140 miles x 2 Saturdays = 280 630 miles total From: Pittsgrove, NJ To: Spring House, PA (1/16/10; 1/18-1/23/10; 1/25/10-1/29/10)	\$ 315.00
Ugbode,Ezinwanne S	30-Jan-10	Driving to and from Advanta Location (724 miles). Number of Miles Incurred:884 Normal Commute to Office:160 Reimbursable Miles(# Miles Incurred Normal Commute):724 Business Purpose: Driving to and from Advanta for three days 1/16/10 - 1/30/10 From:114 Hurley avenue, Aldan, PA 19018 To: Welsh and McKean Road Springhouse PA 19544	\$ 362.00
Ugbode,Ezinwanne S	30-Jan-10	PA Turnpike Toll Charges driving to Advanta (Client Site) 13 days 1/16/10 - 1/30/10 \$2.00 per trip. Purpose: Advanta Corp 2009 Integrated audit	\$ 26.00
Emery,Justin Arthur	30-Jan-10	New Jersey and Philadelphia Turnpike Toll Charges - 13 days, \$10 per trip Dates: 1/16-1/30 (Excluding Sunday 1/17 & 1/24)	\$ 130.00

## EXHIBIT C1

Advanta Corporation  
Detail of Out of Pocket Expenses  
January 1, 2010 through January 31, 2010

<u>Name</u>	<u>Date</u>	<u>Description</u>	<u>Amount</u>
Emery,Justin Arthur	30-Jan-10	Weekend Mileage to Advanta (3 days - 282 miles) Number of Miles Incurred:282 (3 days roundtrip) Normal Commute to Office:0 (3 days roundtrip) Reimbursable Miles(# Miles Incurred Normal Commute):282 (3 days roundtrip) Business Purpose: Advanta Corp. 2009 Integrated Audit From: Haddonfield, NJ To: Spring House, PA Dates: 1/16, 1/23, 1/30	\$ 141.00
Viscontto,Michael T.	30-Jan-10	Number of Miles Incurred:468 Normal Commute to Office:110 Reimbursable Miles(# Miles Incurred Normal Commute):358 Business Purpose: Working on 2009 Integrated Audit of Advanta Corp. From: House Philadelphia, PA To: Advanta Spring House, PA 1/18 to 1/22 and 1/25 to 29 = 10 days x (36 -11) x .50 = 125 1/16, 1/23 and 1/30 = 3 days x 36 (no commute bc of Saturday) x .50 = 54	\$ 179.00
<b>Ground Transportation Subtotal</b>			<b><u>\$ 3,804.00</u></b>
Global Asset Management Securities Pricing Desk	06-Jan-10	Internal service that provides valuation data to KPMG Auditors to facilitate the testing of valuation assertions.	\$ 189.00
<b>Miscellaneous Subtotal</b>			<b><u>\$ 189.00</u></b>
<b>Total Out of Pocket Expenses</b>			<b><u><u>\$ 4,889.00</u></u></b>

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Orekoya,Adetola	04-Jan-10	Discussion between M. Viscontto (Sr. Assc., KPMG) and A. Orekoya (Associate, KPMG) to review the steps to be performed related to the roll-forward of customer statement balance confirmation audit procedure.	0.1	
Viscontto,Michael T.	04-Jan-10	Discussion between M. Viscontto (Sr. Assc., KPMG) and A. Orekoya (Associate, KPMG) to review the steps to be performed related to the roll-forward of customer statement balance confirmation audit procedure.	0.1	
Brechter,Kristen A	04-Jan-10	Request monthly Charge-Off Detail (CODET) reports showing account bankruptcy and charge-off detail via correspondence from L. Davis (Advanta).	0.1	
Brechter,Kristen A	04-Jan-10	Discussion between J. Emery (Sr. Assc., KPMG) and K. Brechter (Sr. Assc., KPMG) regarding the audit confirmations for cash and investment accounts that needed to be sent to third parties and the process to do so.	0.2	
Emery,Justin Arthur	04-Jan-10	Discussion between J. Emery (Sr. Assc., KPMG) and K. Brechter (Sr. Assc., KPMG) regarding the audit confirmations for cash and investment accounts that needed to be sent to third parties and the process to do so.	0.2	
Stemple,Jennifer	04-Jan-10	Discussion between J. Stemple (Sr. Mgr., KPMG), J. Emery (Sr. Assc., KPMG) and M. Viscontto (Sr. Assc., KPMG) regarding general update meeting between myself and K. Goldman (CFO, Advanta Bank Corp.).	0.2	
Emery,Justin Arthur	04-Jan-10	Discussion between J. Stemple (Sr. Mgr., KPMG), J. Emery (Sr. Assc., KPMG) and M. Viscontto (Sr. Assc., KPMG) regarding general update meeting Stemple had with K. Goldman (CFO, Advanta Bank Corp.).	0.2	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Visconto,Michael T.	04-Jan-10	Discussion between J. Stemple (Sr. Mgr., KPMG), J. Emery (Sr. Assc., KPMG) and M. Visconto (Sr. Assc., KPMG) regarding general update meeting Stemple had with K. Goldman (CFO, Advanta Bank Corp.).	0.2	
Emery,Justin Arthur	04-Jan-10	Meeting with J. Stemple and J. Emery (both KPMG) to discuss approach for substantive and control test-work over account reconciliations.	0.2	
Stemple,Jennifer	04-Jan-10	Meeting with J. Stemple and J. Emery (both KPMG) to discuss approach for substantive and control test-work over account reconciliations.	0.2	
Brechter,Kristen A	04-Jan-10	Meeting with L. Morris (Internal Audit-Advanta) regarding the timing of 12/31/2009 confirmation letters to be sent out.	0.2	
Spitzer,Julie A.	04-Jan-10	Review in-scope applications for the 2009 IT audit based on current year accounting changes and prior year listing.	0.2	
Spitzer,Julie A.	04-Jan-10	Review the Advanta IT project status and go-forward procedures.	0.2	
Emery,Justin Arthur	04-Jan-10	Discussion with L. Morris (Internal Audit Staff, Advanta) regarding proposed restrictions by Advanta Corp. on future audit confirmations sent to customers.	0.3	
Ugbode,Ezinwanne S	04-Jan-10	Draft and send correspondence to C. Cooper (Deposits Manager, Advanta Bank Corp.), 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 Resource Management.	0.3	



**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	04-Jan-10	Draft and send correspondence to E. Sims (Payroll Supervisor, Advanta Corp.) and Jodi Plavner (VP, Human Resources, Advanta Corp.) requesting supporting documentation to conduct Resource Management SOX test-work.	0.3	
Visconto,Michael T.	04-Jan-10	Utilize KPMG Sampling Plan to determine number of items to be tested as related to the roll-forward of customer statement balance confirmation audit procedure as described above.	0.3	
Depman,John P.	04-Jan-10	Conference call with P. Browne (CFO, Advanta Corp.) to discuss current status of issues and temporary Cease and Desist Order (C&D) on Advanta National Bank and SEC filing requirements.	0.4	
Stemple,Jennifer	04-Jan-10	Draft and send correspondence to J. Spitzer (KPMG IT Audit Manager) regarding Advanta IT Audit in-scope applications.	0.5	
Calvert,Casey E	04-Jan-10	Incorporate the confirmations in audit workpaper binder and send updated Master Confirmation File to E. Ugbode (Associate, KPMG).	0.5	
Stemple,Jennifer	04-Jan-10	Meeting between J. Stemple (Sr. Mgr., KPMG) and K. Goldman (CFO, Advanta Bank Corp.) regarding a general update on the project.	0.5	
Burkardt,Rachel L	04-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to discuss in-scope applications, updated control descriptions, testing approach, and documentation approach.	0.5	
Muhleisen,Karen S.	04-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to discuss in-scope applications, updated control descriptions, testing approach, and documentation approach.	0.5	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Spitzer,Julie A.	04-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to discuss in-scope applications, updated control descriptions, testing approach, and documentation approach.	0.5	
Brechter,Kristen A	04-Jan-10	Meeting with J. Stemple, J. Emery, K. Brechter, and M. Visconto (all KPMG) to discuss update related to Advanta Corp.'s filing status, ABC's (Advanta Bank Corp.) plan to the regulators, and the audit status.	0.5	
Emery,Justin Arthur	04-Jan-10	Meeting with J. Stemple, J. Emery, K. Brechter, and M. Visconto (all KPMG) to discuss update related to Advanta Corp.'s filing status, ABC's (Advanta Bank Corp.) plan to the regulators, and the audit status.	0.5	
Stemple,Jennifer	04-Jan-10	Meeting with J. Stemple, J. Emery, K. Brechter, and M. Visconto (all KPMG) to discuss update related to Advanta Corp.'s filing status, ABC's (Advanta Bank Corp.) plan to the regulators, and the audit status.	0.5	
Visconto,Michael T.	04-Jan-10	Meeting with J. Stemple, J. Emery, K. Brechter, and M. Visconto (all KPMG) to discuss update related to Advanta Corp.'s filing status, ABC's (Advanta Bank Corp.) plan to the regulators, and the audit status.	0.5	
Brechter,Kristen A	04-Jan-10	Request data file from J. Rake (Advanta) and M. Boyle (Advanta) showing 2009 interest income on business card receivables.	0.7	
Visconto,Michael T.	04-Jan-10	Prepare a Provided-by-Client (PBC) listing for the Lending process, detailing those items to provided by management for testing of the key controls within the Lending Process.	0.8	
Ugbode,Ezinwanne S	04-Jan-10	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  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	04-Jan-10	Review of 2009 control rationale spreadsheet, which documents the updated control descriptions, management approach, and KPMG testing approach to gain an understanding of current control environment.	0.8	
Calvert,Casey E	04-Jan-10	Discussion between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) regarding the testing procedures for operating expenses including how to obtain the necessary information for the initial requests from the PeopleSoft system, what journal entries to focus on, and who to make the requests to.	0.9	
Emery,Justin Arthur	04-Jan-10	Discussion between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) regarding the testing procedures for operating expenses including how to obtain the necessary information for the initial requests from the PeopleSoft system, what journal entries to focus on, and who to make the requests to.	0.9	
Viscontto,Michael T.	04-Jan-10	Perform detailed review of control test-work performed by E. Ugboke (Associate, KPMG). Task included review of test of operating effectiveness memos and documentation of test-work related to the Deposits processes in accordance with firm policy regarding senior associate review of staff workpapers.	0.9	
Galen,Kelly M.	04-Jan-10	Review documentation pertaining to the 2009 audit engagement revised files on the shared Advanta computer.	0.9	
Viscontto,Michael T.	04-Jan-10	Select samples for the Lending process required to test the key controls.	1.0	
Brechtter,Kristen A	04-Jan-10	Select samples of accounts in bankruptcy for SOX and substantive testing purposes from a data file provided to KPMG by W. Clegg (Advanta).	1.0	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Brechter,Kristen A	04-Jan-10	Select samples of accounts in various workout programs for SOX testing purposes from a data file provided to KPMG by W. Clegg (Advanta).	1.0	
Orekoya,Adetola	04-Jan-10	Continue to review confirms for which we have not received replies and prepare second confirmation requests.	1.1	
Visconto,Michael T.	04-Jan-10	Prepare test-work summary sheet to be utilized in the documentation of roll-forward of customer statement balance confirmation audit procedure as described above. Task included preparation of excel schedule detailing the customer accounts to be tested and also a brief summary of the audit procedures to be performed.	1.1	
Emery,Justin Arthur	04-Jan-10	Continue to identify substantive procedures to be performed and the associated requests necessary.	1.2	
Calvert,Casey E	04-Jan-10	Review business card confirmations of account balances held by Advanta customers and revise Master List of confirmations received for L. Morris (Advanta internal audit) review.	1.3	
Emery,Justin Arthur	04-Jan-10	Review planned substantive procedures for each planned audit procedure.	1.3	
Emery,Justin Arthur	04-Jan-10	Clear review comments from D. Butler (Concurring Review Partner, KPMG) on the engagement's 2009 Audit Planning Document.	1.5	
Brechter,Kristen A	04-Jan-10	Meeting with audit team, including J. Emery, M. Visconto, K. Brechter, E. Ugboode, A. Orekoya and C. Calvert (all KPMG) to discuss expectations for the 2009 audit engagement, risk management topics, and engagement roles.	1.5	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	04-Jan-10	Meeting with audit team, including J. Emery, M. Viscontto, K. Brechter, E. Ugbode, A. Orekoya and C. Calvert (all KPMG) to discuss expectations for the 2009 audit engagement, risk management topics, and engagement roles.	1.5	
Emery,Justin Arthur	04-Jan-10	Meeting with audit team, including J. Emery, M. Viscontto, K. Brechter, E. Ugbode, A. Orekoya and C. Calvert (all KPMG) to discuss expectations for the 2009 audit engagement, risk management topics, and engagement roles.	1.5	
Orekoya,Adetola	04-Jan-10	Meeting with audit team, including J. Emery, M. Viscontto, K. Brechter, E. Ugbode, A. Orekoya and C. Calvert (all KPMG) to discuss expectations for the 2009 audit engagement, risk management topics, and engagement roles.	1.5	
Ugbode,Ezinwanne S	04-Jan-10	Meeting with audit team, including J. Emery, M. Viscontto, K. Brechter, E. Ugbode, A. Orekoya and C. Calvert (all KPMG) to discuss expectations for the 2009 audit engagement, risk management topics, and engagement roles.	1.5	
Viscontto,Michael T.	04-Jan-10	Meeting with audit team, including J. Emery, M. Viscontto, K. Brechter, E. Ugbode, A. Orekoya and C. Calvert (all KPMG) to discuss expectations for the 2009 audit engagement, risk management topics, and engagement roles.	1.5	
Orekoya,Adetola	04-Jan-10	Perform test-work on confirms to determine differences between the amount on the customers statement and the confirm request date 9/30/09.	1.5	
Brechter,Kristen A	04-Jan-10	Prepare a request listing for documentation to send to Advanta client personnel related to substantive test-work to be performed for the 2009 integrated audit.	1.5	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Orekoya,Adetola	04-Jan-10	Review confirms for which we have yet to receive replies for preparation of second requests to customers.	2.0	
Burkardt,Rachel L	04-Jan-10	Review 2009 Access to Programs and Data workpapers to determine prior year testing approach and control owners and gain and understanding of the control environment and underlying Information Technology architecture.	2.1	
Calvert,Casey E	04-Jan-10	Review operating expenses for the month of October 2009 from PeopleSoft to aid in future sampling for the purpose of substantive testing.	2.5	
Ugbode,Ezinwanne S	04-Jan-10	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.	2.6	
Visconto,Michael T.	04-Jan-10	Prepare Test of Details Document outlining audit procedures performed related to Business Card Confirmations to roll-forward confirmed September statement balances to 9/30/09 general ledger balances. Task includes reviewing procedures performed in prior years and outlining an appropriate approach to use for the current year audit.	2.7	
Ugbode,Ezinwanne S	04-Jan-10	Prepare the second request business card audit confirmations for mailing to customers. This included ensuring confirmations provided by management were included on our list of requested confirmations, folding and adding postage.	2.7	
Calvert,Casey E	04-Jan-10	Reconcile Planning Matrix with List of Planned Substantive Procedures to ensure all audit procedures to be performed were accounted for and documented.	3.1	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	04-Jan-10	Continue 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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	3.9	
Emery,Justin Arthur	04-Jan-10	Prepare substantive procedure request list. This included analyzing procedures performed in the prior year audit and considering them in light of the current operating environment and materiality of Advanta Corp. in the current year. Also, an analysis of additional procedures that needed to be performed in conjunction with changes in the risks identified for the current year audit. Finally, a request list for those procedures was generated.	3.9	
Orekoya,Adetola	04-Jan-10	Review confirms, for which we have not receive replies, and prepare second confirmation requests.	3.9	
Emery,Justin Arthur	05-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG), J. Emery (Sr. Assc., KPMG) and M. Viscontto (Sr. Assc., KPMG) to discuss results of Planning Document discussion with D. Butler (Concurring Partner, KPMG).	0.1	
Stemple,Jennifer	05-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG), J. Emery (Sr. Assc., KPMG) and M. Viscontto (Sr. Assc., KPMG) to discuss results of Planning Document discussion with D. Butler (Concurring Partner, KPMG).	0.1	
Viscontto,Michael T.	05-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG), J. Emery (Sr. Assc., KPMG) and M. Viscontto (Sr. Assc., KPMG) to discuss results of Planning Document discussion with D. Butler (Concurring Partner, KPMG).	0.1	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Brechter,Kristen A	05-Jan-10	Conference call with C. Hiltpold (Advanta) to clarify our request for information related to accounts in bankruptcy for test-work purposes.	0.2	
Brechter,Kristen A	05-Jan-10	Correspond to N. Gordon (Advanta) to clarify a key control in the Accounts Payable and Purchasing departments.	0.2	
Orekoya,Adetola	05-Jan-10	Review remaining confirms for which we have not receive replies, and prepare second confirmation request.	0.2	
Orekoya,Adetola	05-Jan-10	Continue SOx Resource Management Test-work: Review Accrued payroll reconciliations for all significant balances, and documented our findings.	0.3	
Brechter,Kristen A	05-Jan-10	Correspond to L. Davis (Advanta) to clarify the review process in place over the Charge-Off Detail (CODET) reports which show the reconciliation of account charge-offs to the system, First Data Resources (FDR).	0.3	
Depman,John P.	05-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG) and J. Depman (Partner, KPMG) to provide a general update on Advanta status.	0.4	
Stemple,Jennifer	05-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG) and J. Depman (Partner, KPMG) to provide a general update on Advanta status.	0.4	
Butler,David J.	05-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG) and D. Butler (Partner, KPMG) to discuss general update on Advanta status and the Planning Document.	0.5	
Stemple,Jennifer	05-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG) and D. Butler (Partner, KPMG) to discuss general update on Advanta status and the Planning Document.	0.5	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Depman,John P.	05-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG) and D. Butler (Partner, KPMG) to discuss general update on Advanta status and the Planning Document.	0.5	
Calvert,Casey E	05-Jan-10	Discussion between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) regarding the procedures for substantively testing Advanta Corp.'s operating expense test-work.	0.5	
Emery,Justin Arthur	05-Jan-10	Discussion between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) regarding the procedures for substantively testing Advanta Corp.'s operating expense test-work.	0.5	
Galen,Kelly M.	05-Jan-10	Prepare and sent additional requests needed for SOx Resource Management testing.	0.5	
Calvert,Casey E	05-Jan-10	Calculate sample size for testing of operating expense journal entries using KPMG MUS Sampling method.	0.7	
Emery,Justin Arthur	05-Jan-10	Create a tracking matrix to document the completeness of audit procedures related to SOx test-work throughout the audit.	0.8	
Brechter,Kristen A	05-Jan-10	Discussion between K. Brechter (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) regarding the SOX controls necessary to be performed over the Accounts Payable, Purchasing, and Operating Expenses processes and compiled a request list to send to management.	0.8	
Calvert,Casey E	05-Jan-10	Discussion between K. Brechter (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) regarding the SOX controls necessary to be performed over the Accounts Payable, Purchasing, and Operating Expenses processes and compiled a request list to send to management.	0.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	05-Jan-10	Revise the engagement team's substantive planning matrix in order to keep the team's seniors up-to-date on the current status of my test work.	0.8	
Orekoya,Adetola	05-Jan-10	Revise the materiality calculation to reflect only Total Assets of Advanta Bank Corporation, not the consolidated group's Total Assets.	0.8	
Galen,Kelly M.	05-Jan-10	Prepare walkthrough documentation received during the Payroll management review process, particularly the review over the UltiPro User Transaction Report.	1.0	
Galen,Kelly M.	05-Jan-10	Prepare walkthrough documentation received during the Stock Compensation reconciliation process.	1.0	
Galen,Kelly M.	05-Jan-10	Prepare walkthrough documentation received during the walk through of the Interest Rate Change process.	1.0	
Galen,Kelly M.	05-Jan-10	Re-referenced Stock Compensation workpapers in order to create unique references for each document.	1.0	
Burkardt,Rachel L	05-Jan-10	Prepare Document Request List for all 2009 in-scope applications after review of prior year application control workpapers to prepare for 2009 audit.	1.1	
Visconto,Michael T.	05-Jan-10	Meeting with K. Goldman (CFO, Advanta Bank Corp) to discuss Advanta Corp.'s process for evaluating investment securities for other than temporary impairment and recording impairment charges in the general ledger when applicable. Discussion included managements process for identifying, evaluation and recording credit losses related to investment securities.	1.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	05-Jan-10	Client planning meeting between R. Burkardt (Associate, KPMG), J. Spitzer (Manager, KPMG) and L. Baptista (Internal Audit, Advanta) to review the in-scope applications as agreed upon between KPMG (Audit team, IRM team) and Advanta Internal Audit, Internal Audit testing completion status, testing approach, and changes within the Advanta Organization.	1.3	
Spitzer,Julie A.	05-Jan-10	Client planning meeting between R. Burkardt (Associate, KPMG), J. Spitzer (Manager, KPMG) and L. Baptista (Internal Audit, Advanta) to review the in-scope applications as agreed upon between KPMG (Audit team, IRM team) and Advanta Internal Audit, Internal Audit testing completion status, testing approach, and changes within the Advanta Organization.	1.3	
Calvert,Casey E	05-Jan-10	Collect sample of accounts payable distribution reports for operating expenses to be tested for proper recording of journal entries within the Accounts Payable function.	1.4	
Galen,Kelly M.	05-Jan-10	Prepare a listing of additional requests needed for SOX Securitizations test-work to be performed.	1.5	
Ugbode,Ezinwanne S	05-Jan-10	Continue 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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	1.7	
Calvert,Casey E	05-Jan-10	Create Master File with data requirements and record layout to be sent to KPMG Boston National pricing desk for securities held by Advanta.	2.0	
Burkardt,Rachel L	05-Jan-10	Review of 2008 Application Control workpapers to determine prior year testing approach, control owners, and testing results.	2.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	05-Jan-10	Aggregate SOX control walkthroughs performed by various KPMG staff and finalize documentation of those walkthroughs in the appropriate audit areas where they belong.	2.1	
Emery,Justin Arthur	05-Jan-10	Continue to review planned audit procedures for SOX control test-work, determine controls that should be removed, added, or planned procedures altered based off of the walkthrough findings.	2.7	
Orekoya,Adetola	05-Jan-10	Prepare remaining confirms for which we have not received replies, for second confirmation request.	2.9	
Calvert,Casey E	05-Jan-10	Prepare second request confirmations to business card holders to verify account balances and reconcile with account balances recorded by Advanta.	3.0	
Ugbode,Ezinwanne S	05-Jan-10	Prepare second request business card audit confirmations for mailing to customers. This included ensuring confirmations provided by management were included on our list of requested confirmations.	3.3	
Orekoya,Adetola	05-Jan-10	Perform SOx Resource Management Test-work which includes the review of Accrued payroll reconciliations for all significant balances, and documented our findings.	3.4	
Galen,Kelly M.	05-Jan-10	Review and clear review comments from J. Stemple (Sr. Mgr., KPMG) on the March 2009 card servicing work papers.	3.5	
Visconto,Michael T.	05-Jan-10	Prepare memo documenting Advanta Corp.'s process for evaluating investment securities for other than temporary impairment and recording impairment charges in the general ledger when applicable.	3.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	05-Jan-10	Document results of procedures performed (in a Test of Details/ Effectiveness template) 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 Resource Management.	3.9	
Visconto,Michael T.	05-Jan-10	Prepare documentation of walkthrough performed with J. Mullin and D. Joyce (both Advanta) over the Investments process. Documentation included discussion of the design of the key controls identified within the investments process.	3.9	
Emery,Justin Arthur	05-Jan-10	Review planned audit procedures for SOx control test-work, determined controls that should be removed, added, or planned procedures altered based off of the walkthrough findings and assigned test of operating effectiveness responsibilities to members of the audit team.	3.9	
Depman,John P.	06-Jan-10	Review draft 8-K filing and discussed with V. Browne (Advanta).	0.2	
Calvert,Casey E	06-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	0.3	
Orekoya,Adetola	06-Jan-10	Continue to perform SOx Resource Management Test-work which includes the review of Accrued payroll reconciliations for all significant balances, and documented our findings.	0.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Depman,John P.	06-Jan-10	Discussion with L. Morris (Internal Audit, Advanta Corp.) regarding internal audit activities.	0.3	
Emery,Justin Arthur	06-Jan-10	Draft and send correspondence to KPMG valuation specialists regarding their proposed involvement in assessing the reasonableness of Advanta Corp.'s Other Than Temporary Impairment (OTTI) analysis.	0.3	
Depman,John P.	06-Jan-10	Meeting between J. Depman (Partner, KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss various matters regarding Advanta Bank Corp. brought up during meetings with K. Goldman (CFO, Advanta Bank Corp.).	0.3	
Stemple,Jennifer	06-Jan-10	Meeting between J. Depman (Partner, KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss various matters regarding Advanta Bank Corp. brought up during meetings with K. Goldman (CFO, Advanta Bank Corp.).	0.3	
Depman,John P.	06-Jan-10	Discussion with J. Kilheffner (Internal Audit, Advanta Corp.) to discuss internal audit activities.	0.4	
Depman,John P.	06-Jan-10	Discussion with K. Goldman (CFO, Advanta Bank Corp.) to discuss current status of Advanta Bank Corp.	0.4	
Brechter,Kristen A	06-Jan-10	Meeting between J. Emery, M. Viscontto, and K. Brechter (All Sr. Assc., KPMG) and J. Stemple (Sr. Mgr., KPMG) regarding the audit status and plan for FY 2009 audit.	0.4	
Emery,Justin Arthur	06-Jan-10	Meeting between J. Emery, M. Viscontto, and K. Brechter (All Sr. Assc., KPMG) and J. Stemple (Sr. Mgr., KPMG) regarding the audit status and plan for FY 2009 audit.	0.4	
Stemple,Jennifer	06-Jan-10	Meeting between J. Emery, M. Viscontto, and K. Brechter (All Sr. Assc., KPMG) and J. Stemple (Sr. Mgr., KPMG) regarding the audit status and plan for FY 2009 audit.	0.4	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	06-Jan-10	Meeting between J. Emery, M. Viscontto, and K. Brechter (All Sr. Assc., KPMG) and J. Stemple (Sr. Mgr., KPMG) regarding the audit status and plan for FY 2009 audit.	0.4	
Stemple,Jennifer	06-Jan-10	Review SEC Comment letter received on 10-K and 10-Q's.	0.4	
Depman,John P.	06-Jan-10	Discussion with P. Browne (CFO, Advanta Corp.) and T. Mahoney (Director of Internal Audit, Advanta Corp.) to discuss SOX controls.	0.5	
Galen,Kelly M.	06-Jan-10	Review documentation received from M. Marazas (Product Control File Analyst, Advanta Corp.) pertaining to SOx test-work performed over changes made in First Data Resources (FDR).	0.5	
Depman,John P.	06-Jan-10	Review of Advanta Bank Corp's Capital Restoration Plan.	0.5	
Ugbode,Ezinwanne S	06-Jan-10	Create Provided-by-Client (PBC) list for Stock Comp SOX Test-work and send request to Maria Zografakis (Advanta - Financial Reporting Staff), P. Kelly (Advanta -VP Human Resources), C. Ravitch (Advanta -Accounting Director ) and C. Wilson (Advanta - Controller).	0.6	
Galen,Kelly M.	06-Jan-10	Review and confirm all necessary documentation pertaining to Advanta Corp. SEC comment letters were in the binders for proper management review and approval.	0.6	
Stemple,Jennifer	06-Jan-10	Review status of in-scope IT Applications and the relevant controls and send correspondence to J. Spitzer (KPMG) regarding same.	0.6	
Galen,Kelly M.	06-Jan-10	Create the Test of Design and Test of Operating Effectiveness Memo for the Lending Interest Rate change SOx control.	0.7	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Spitzer,Julie A.	06-Jan-10	Review of application listings and application controls from prior year to coordinate applicable 2009 testing with the audit team.	0.7	
Calvert,Casey E	06-Jan-10	Create Provided-by-Client (PBC) list for Other Portfolio Management SOX Test-work and send request to N. Gordon (Director of Finance, Advanta Corp.).	0.8	
Galen,Kelly M.	06-Jan-10	Perform test-work over the documentation received for the Lending Interest Rate Change SOx control.	0.8	
Stemple,Jennifer	06-Jan-10	Research regarding the standard for SOX 302 certifications and various company certifications when there are ineffective internal controls.	0.8	
Galen,Kelly M.	06-Jan-10	Revise the engagement team's SOx planning matrix in order to keep the team's seniors up-to-date on the current status of my test work.	0.8	
Galen,Kelly M.	06-Jan-10	Select a sample of 15 from documentation received from M. Marazas (Product Control File Analyst, Advanta Corp.) and created a lead sheet in order to make the necessary requests for support from management and perform test-work over system changes in First Data Resources (FDR).	0.8	
Emery,Justin Arthur	06-Jan-10	Review accumulated depreciation recalculation and fixed asset roll-forward prepared by C. Calvert (Associate, KPMG).	0.9	
Calvert,Casey E	06-Jan-10	Collect sample of accounts payable distribution entries for operating expenses to be tested for proper recording of journal entries within the Accounts Payable function.	1.0	
Galen,Kelly M.	06-Jan-10	Draft the Securitizations request list and sent it to D. Martini (Securitizations Manager, Advanta Corp.).	1.0	
Galen,Kelly M.	06-Jan-10	Create the year end binders in order to compile documentation received from the client and documentation prepared by KPMG.	1.2	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	06-Jan-10	Prepare Test of Design & Operating Effectiveness Templates for each key control tested under SOX for Other Portfolio Management.	1.3	
Calvert,Casey E	06-Jan-10	Revise Test of Design & Operating Effectiveness Templates for each key control tested under SOX for Other Portfolio Management to include and crosscheck employee name and position to verify correct contact information and employee responsibilities regarding company controls.	1.3	
Viscontto,Michael T.	06-Jan-10	Prepare template to be sent to the KPMG Boston Pricing Desk detailing Advanta Corp.'s investment securities. The engagement utilizes the pricing desk to compare market prices of investments per Advanta at 12/31 to prices per a 3rd party.	1.4	
Galen,Kelly M.	06-Jan-10	Review documentation pertaining to the Product Control File (PCF) change process, resource management process, and Stock Compensation process.	1.5	
Orekoya,Adetola	06-Jan-10	Continue to prepare Balance Sheet and Income Statement lead sheets for all sections over which KPMG will perform substantive test-work.	1.6	
Ugbode,Ezinwanne S	06-Jan-10	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.	1.7	
Depman,John P.	06-Jan-10	Meeting with T. Mahoney (Internal Audit Director, Advanta Corp.) to discuss SOX requirements.	1.7	
Emery,Justin Arthur	06-Jan-10	Review SOx walkthroughs performed and documented by K. Brechter (Sr. Assc., KPMG) related to Bankruptcy and Collection processes.	1.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Stemple,Jennifer	06-Jan-10	Meeting with J. Depman (Partner, KPMG), J. Stemple (Sr. Mgr., KPMG) and K. Goldman (CFO, Advanta Bank Corp.) to discuss general status/pre-close for ABC (Advanta Bank Corp.).	2.0	
Depman,John P.	06-Jan-10	Meeting with J. Depman (Partner, KPMG), J. Stemple (Sr. Mgr., KPMG) and K. Goldman (CFO, Advanta Bank Corp.) to discuss general status/pre-close for ABC (Advanta Bank Corp.).	2.0	
Emery,Justin Arthur	06-Jan-10	Review SOx walkthroughs performed and documented by K. Galen and E. Ugboode (Both Associates, KPMG) related to Payroll, Human Resources, and Stock compensation processes. Review performed in accordance with Firm policy for senior associate review of associate workpapers.	2.1	
Ugboode,Ezinwanne S	06-Jan-10	Document Resource Management and deposit test-work.	2.5	
Galen,Kelly M.	06-Jan-10	Review and clear review comments from J. Stemple (Sr. Mgr., KPMG) on card servicing work papers.	3.0	
Visconto,Michael T.	06-Jan-10	Continue preparing documentation of walkthrough performed with J. Mullin and D. Joyce (both Advanta) over the Investments process. Documentation included discussion of the design of the key controls identified within the investments process.	3.1	
Ugboode,Ezinwanne S	06-Jan-10	Continue 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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	3.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	06-Jan-10	Review planned substantive procedures against final 12/31/09 account balances, and document in substantive procedures tracking log, to ensure proper audit coverage.	3.5	
Ugbode,Ezinwanne S	06-Jan-10	Continue 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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	3.9	
Visconto,Michael T.	06-Jan-10	Perform detailed review of substantive procedures assigned to me, including review of documentation of test-work performed in prior year and formulating and distributing request lists to those individuals within Advanta who are responsible for maintaining the documentation for the applicable processes.	3.9	
Calvert,Casey E	06-Jan-10	Perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	3.9	
Orekoya,Adetola	06-Jan-10	Perform SOx Resource Management Test-work which includes the review of Accrued payroll reconciliations for all significant balances, and documented our findings.	3.9	
Orekoya,Adetola	06-Jan-10	Prepare Balance Sheet and Income Statement lead sheets for all sections over which KPMG will perform substantive test-work.	3.9	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	06-Jan-10	Prepare workpapers in preparation for on-site work and populated with possible test procedures, updated control descriptions, and risk assessment.	4.0	
Ugbode,Ezinwanne S	07-Jan-10	Draft and send correspondence to E. Sims and D. Snyder (Resource Management Supervisors, Advanta Corp.) requesting supporting documentation to conduct Resource Management SOX test-work.	0.2	
Ugbode,Ezinwanne S	07-Jan-10	Draft and send correspondence to J. Mullin and J. Larsen (Both Advanta Corp.) requesting supporting documentation to conduct Deposits SOX test-work.	0.2	
Stemple,Jennifer	07-Jan-10	Research questions by P. Browne (CFO, Advanta Corp.) regarding Section 382 loss limitations.	0.2	
Galen,Kelly M.	07-Jan-10	Document additional support received pertaining to the UltiPro User Input Report for the SOx Resource Management process.	0.3	
Calvert,Casey E	07-Jan-10	Draft additional request list for Other Portfolio Management SOX Test-work and send request to N. Gordon (Advanta, Director of Finance).	0.3	
Calvert,Casey E	07-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) to discuss testing procedures over fixed assets, including requests from the client that needed to be made and tests to perform once information was received.	0.4	
Emery,Justin Arthur	07-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) to discuss testing procedures over fixed assets, including requests from the client that needed to be made and tests to perform once information was received.	0.4	
Stemple,Jennifer	07-Jan-10	Review report issued by RSM McGladrey (Consulting Firm) regarding the restitution payments made by ABC (Advanta Bank Corp.).	0.4	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	07-Jan-10	Conference call with A. Howley (Product Control File Manager, Advanta Corp.) regarding the changes made to First Data Resources (FDR).	0.5	
Galen,Kelly M.	07-Jan-10	Meeting between E. Ugboke (Associate, KPMG) and K. Galen (Associate, KPMG) to discuss SOX and substantive test-work to be conducted for 2009 audit.	0.5	
Ugboke,Ezinwanne S	07-Jan-10	Meeting between E. Ugboke (Associate, KPMG) and K. Galen (Associate, KPMG) to discuss SOX and substantive test-work to be conducted for 2009 audit.	0.5	
Galen,Kelly M.	07-Jan-10	Review carrying forward General Binder items such as regulatory updates, the 2009 audit plan, etc.	0.5	
Calvert,Casey E	07-Jan-10	Review Discount Accretion Account and related journal entries from PeopleSoft software to aid in substantive testing of Income Statement accounts.	0.5	
Visconto,Michael T.	07-Jan-10	Continue performing detailed review of substantive procedures assigned to me, including review of documentation of test-work performed in prior year and formulating and distributing request lists to those individuals within Advanta who are responsible for maintaining the documentation for the applicable processes.	0.8	
Emery,Justin Arthur	07-Jan-10	Review audit lead sheet schedules which detail specific general ledger accounts in each audit area and applicable year-end balances prepared by A. Orekoya (Associate, KPMG) for completeness and accuracy of information.	0.8	
Ugboke,Ezinwanne S	07-Jan-10	Prepare and review the Deposits and Resource Management completed SOX test-work documentation.	1.0	
Stemple,Jennifer	07-Jan-10	Meeting with T. Mahoney (Internal Audit Director, Advanta Corp.) regarding Advanta general status and SOX 302 certifications.	1.1	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	07-Jan-10	Carry forward and prepare General Binder Items including the Prior Year 10K, Audit Committee Pre-approval of Services Memos and Engagement Letter as required for the Audit.	1.2	
Stemple,Jennifer	07-Jan-10	Perform research regarding the standard for of SOX 302 certifications and various company certifications when there are ineffective internal controls.	1.2	
Emery,Justin Arthur	07-Jan-10	Review test of operating effectiveness documents prepared by E. Ugboode (Associate, KPMG) for 2009 SOx testing based off prior year templates used.	1.2	
Calvert,Casey E	07-Jan-10	Correspondence and phone calls to N. Gordon, D. Santana and K. Fine (all Advanta) regarding Sox test-work of Other Portfolio Management Provided-by-Client (PBC) requests.	1.4	
Galen,Kelly M.	07-Jan-10	Create Test of Design and Test of Operating Effectiveness Memos for SOx securitizations key control.	1.6	
Calvert,Casey E	07-Jan-10	Revise the documentation requests specifically for wire transfers, requested as part of my substantive testing of operating expenses, and re-send to N. Gordon, K. Fine and D. Santana (all Advanta).	1.6	
Emery,Justin Arthur	07-Jan-10	Review confirmations prepared by M. Visconto (Sr. Assc., KPMG) including, legal inquiry letters, investment confirmations, and cash accounts to ensure proper wording and information included.	1.7	
Ugboode,Ezinwanne S	07-Jan-10	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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	2.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Galen,Kelly M.	07-Jan-10	Prepare documentation in order to timely complete deposits test-work over interest expense calculated on a monthly and daily basis.	2.0	
Burkardt,Rachel L	07-Jan-10	Review of 2008 Computer Operations workpapers to determine prior year testing approach, control owners, and testing results.	2.0	
Burkardt,Rachel L	07-Jan-10	Review of 2008 IT General Controls and IT General Controls Summary to gain an understanding of the prior year control environment, underlying IT architecture, in-scope applications, and risk assessment.	2.0	
Ugbode,Ezinwanne S	07-Jan-10	Continue 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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	2.1	
Orekoya,Adetola	07-Jan-10	Continue to prepare Balance Sheet and Income Statement lead sheets for all sections over which KPMG will perform substantive test-work.	2.1	
Emery,Justin Arthur	07-Jan-10	Meeting with M. Boyle (Financial Mgr., Advanta Corp.), and J. Rake (Financial Mgr. Advanta Bank Corp.) to discuss planned audit procedures for auditing the allowance for loan loss reserves and required data requests and format requirements for KPMG to assess the accuracy of the underlying data.	2.1	
Burkardt,Rachel L	07-Jan-10	Review of 2008 Program Changes workpapers to determine prior year testing approach, control owners, and testing results.	2.1	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	07-Jan-10	Review test-work performed in prior year related to financial reporting disaggregation of information for Advanta Bank Corp. stand alone financial statements, in anticipation of work that would be necessary to perform if Advanta Corp. did not file a 10-K with the SEC.	2.3	
Calvert,Casey E	07-Jan-10	Carry forward and prepare General Binder Items including Regulatory Update Memos or Other Significant Regulatory Communications, Sentinel Approval and CRAS Report as required for the Audit.	2.5	
Orekoya,Adetola	07-Jan-10	Perform SOx Test-work over Funds management which includes reviewing and documenting our Test-work over Quarterly investment roll-forwards for the Company.	2.5	
Galen,Kelly M.	07-Jan-10	Perform interest recalculations on non-master CD customer accounts in order to verify the accuracy of the interest expense account.	2.9	
Visconto,Michael T.	07-Jan-10	Continue to perform detailed review of the request lists that were sent to management relating to test-work to be performed over the operating effectiveness of key controls identified within each audit area. Task included review of the key controls within each audit area and the documentation required to perform test-work over those controls as compared to the documentation requested by the engagement team.	3.5	
Ugbode,Ezinwanne S	07-Jan-10	Continue 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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	3.9	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	07-Jan-10	Perform detailed review of the request lists that were sent to management relating to test-work to be performed over the operating effectiveness of key controls identified within each audit area. Task included review of the key controls within each audit area and the documentation required to perform test-work over those controls as compared to the documentation requested by the engagement team.	3.9	
Orekoya,Adetola	07-Jan-10	Prepare Balance Sheet and Income Statement lead sheets for all sections over which KPMG will perform substantive test-work.	3.9	
Calvert,Casey E	08-Jan-10	Meeting with K. Fine and D. Santana (Advanta - Account Payables) to discuss documentation requirements, i.e. wire request forms and People Soft Access reports, necessary to perform the test-work.	2.0	
Emery,Justin Arthur	08-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Viscontto (Sr. Assc., KPMG), K. Brechter (Sr. Assc., KPMG), K. Galen (Sr. Assc., KPMG), A. Orekoya (Associate, KPMG), E. Ugboode (Associate, KPMG) and C. Calvert (Associate, KPMG) to discuss status of the audit, including a discussion of individual procedure progress and the necessary action needed to complete them. Discussion of issues identified to date and follow up action necessary.	4.0	
Brechtter,Kristen A	08-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Viscontto (Sr. Assc., KPMG), K. Brechter (Sr. Assc., KPMG), K. Galen (Sr. Assc., KPMG), A. Orekoya (Associate, KPMG), E. Ugboode (Associate, KPMG) and C. Calvert (Associate, KPMG) to discuss status of the audit, including a discussion of individual procedure progress and the necessary action needed to complete them. Discussion of issues identified to date and follow up action necessary.	4.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	08-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc., KPMG), K. Brechter (Sr. Assc., KPMG), K. Galen (Sr. Assc., KPMG), A. Orekoya (Associate, KPMG), E. Ugbode (Associate, KPMG) and C. Calvert (Associate, KPMG) to discuss status of the audit, including a discussion of individual procedure progress and the necessary action needed to complete them. Discussion of issues identified to date and follow up action necessary.	4.0	
Galen,Kelly M.	08-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc., KPMG), K. Brechter (Sr. Assc., KPMG), K. Galen (Sr. Assc., KPMG), A. Orekoya (Associate, KPMG), E. Ugbode (Associate, KPMG) and C. Calvert (Associate, KPMG) to discuss status of the audit, including a discussion of individual procedure progress and the necessary action needed to complete them. Discussion of issues identified to date and follow up action necessary.	4.0	
Orekoya,Adetola	08-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc., KPMG), K. Brechter (Sr. Assc., KPMG), K. Galen (Sr. Assc., KPMG), A. Orekoya (Associate, KPMG), E. Ugbode (Associate, KPMG) and C. Calvert (Associate, KPMG) to discuss status of the audit, including a discussion of individual procedure progress and the necessary action needed to complete them. Discussion of issues identified to date and follow up action necessary.	4.0	
Ugbode,Ezinwanne S	08-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc., KPMG), K. Brechter (Sr. Assc., KPMG), K. Galen (Sr. Assc., KPMG), A. Orekoya (Associate, KPMG), E. Ugbode (Associate, KPMG) and C. Calvert (Associate, KPMG) to discuss status of the audit, including a discussion of individual procedure progress and the necessary action needed to complete them. Discussion of issues identified to date and follow up action necessary.	4.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	08-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Viscontto (Sr. Assc., KPMG), K. Brechter (Sr. Assc., KPMG), K. Galen (Sr. Assc., KPMG), A. Orekoya (Associate, KPMG), E. Ugboode (Associate, KPMG) and C. Calvert (Associate, KPMG) to discuss status of the audit, including a discussion of individual procedure progress and the necessary action needed to complete them. Discussion of issues identified to date and follow up action necessary.	4.0	
Ugboode,Ezinwanne S	09-Jan-10	Draft and send correspondence to E. Sims and D. Snyder (both Advanta) requesting supporting documentation to conduct Accrued Payroll test-work order to determine the completeness and accuracy of salaries and employee benefits.	0.3	
Ugboode,Ezinwanne S	09-Jan-10	Draft and send correspondence to K. Fine (AP Clerk, Advanta Corp.) to request the Roll Forward of Fixed Assets and List of Fixed Additions for 2009 in order to conduct test-work to determine the existence and accuracy of Fixed assets.	0.3	
Ugboode,Ezinwanne S	09-Jan-10	Review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	0.4	
Calvert,Casey E	09-Jan-10	Draft and send N. Gordon (Advanta, Director of Finance), additional Provided-by-Client (PBC) Request for sample of transactions relating to the check register on which to perform test of controls and to review for accuracy, proper backup, and approval before invoices and expense reports are entered into PeopleSoft for payment.	0.5	
Calvert,Casey E	09-Jan-10	Prepare SOX Test of Operating Effectiveness and Design documents for review by Senior Associate.	0.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	09-Jan-10	Recalculate sample size for testing of operating expense journal entries using KPMG MUS (Monetary Unit Sampling) method to include occupancy expenses.	0.5	
Ugbode,Ezinwanne S	09-Jan-10	Review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	0.5	
Ugbode,Ezinwanne S	09-Jan-10	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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	0.7	
Calvert,Casey E	09-Jan-10	Collect sample of accounts payable distribution entries for occupancy expenses to be tested for proper recording of journal entries within the Accounts Payable function.	1.0	
Galen,Kelly M.	09-Jan-10	Continue to perform interest recalculations on non-master CD customer accounts in order to verify the accuracy of the interest expense account.	1.0	
Orekoya,Adetola	09-Jan-10	Perform SOx Resource Management Test-work over Accrued payroll reconciliations for all significant balances.	1.0	
Orekoya,Adetola	09-Jan-10	Continue to determine sample size and create a lead sheet of 25 items that will be used as for test-work of controls over investment purchases, after looking through the Total Portfolio Genius (TPG) investment purchase report detailing all purchases during the year.	1.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscont,Michael T.	09-Jan-10	Perform detailed review of control test-work performed by E. Ugbo (Associate, KPMG). Task included review of test of operating effectiveness memos and documentation of test-work related to the Deposits and Resource Management processes in accordance with firm policy regarding senior associate review of staff workpapers.	2.3	
Ugbo,Ezinwanne S	09-Jan-10	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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	2.5	
Ugbo,Ezinwanne S	09-Jan-10	Continue 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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	2.5	
Orekoya,Adetola	09-Jan-10	Perform SOx Test-work over Funds management which includes reviewing and documenting our test-work over the Total Portfolio Genius (TPG) to PeopleSoft reconciliations control.	2.5	
Calvert,Casey E	09-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	2.7	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	09-Jan-10	Continue to prepare a planning memo related to the Allowance for Loan Loss Reserve.	3.2	
Visconto,Michael T.	09-Jan-10	Perform detailed review of substantive test-work procedures performed over business and cash back rewards expense in 2008. Determined changes to the procedures to be performed over these accounts as a result of the shut down of the customer accounts in May 2009 and subsequent disposal of the related liability.	3.2	
Galen,Kelly M.	09-Jan-10	Prepare a sample selection for test-work to be performed over Interest Income on Investments. This included running a KPMG Sampling Plan to determine a sample size, drilling and analyzing the interest income account to create selections, and preparing the lead sheet to be sent out to management for the necessary support to perform the test-work.	3.2	
Calvert,Casey E	09-Jan-10	Perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	3.6	
Orekoya,Adetola	09-Jan-10	Determine sample and create a lead sheet of 25 items that will be used as for test-work of controls over investment purchases, after reviewing the Total Portfolio Genius (TPG) investment purchase report detailing all purchases during the year.	3.9	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	09-Jan-10	Prepare a comprehensive planning memo in accordance with Firm practice aid for our planned audit procedures over the Allowance for Loan Loss Reserve and the totality of audit evidence we intend to collect for the related audit objectives. This included a description of control test-work and substantive procedures planned, the purpose of the Allowance for Loan and Lease Losses (ALLL) and changes to Company methodology during the year, among other things.	3.9	
Depman,John P.	11-Jan-10	Meeting between J. Depman (Partner, KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss the FDIC's request for discussion of ABC (Advanta Bank Corp.) accounting issues.	0.1	
Stemple,Jennifer	11-Jan-10	Meeting between J. Depman (Partner, KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss the FDIC's request for discussion of ABC (Advanta Bank Corp.) accounting issues.	0.1	
Orekoya,Adetola	11-Jan-10	Continue Funds Management SOx Test-work which includes performing test-work on documented controls over Quarterly review of Investments - Other Than Temporary Impairment (OTTI).	0.2	
Burkardt,Rachel L	11-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to prepare for client meeting with L. Baptista (Internal Audit, Advanta).	0.2	
Muhleisen,Karen S.	11-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to prepare for client meeting with L. Baptista (Internal Audit, Advanta).	0.2	
Spitzer,Julie A.	11-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to prepare for client meeting with L. Baptista (Internal Audit, Advanta).	0.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	11-Jan-10	Prior year workpaper review.	0.2	
Stemple,Jennifer	11-Jan-10	Review SOX internal control test-work performed by K. Galen (Associate, KPMG) related to interest rates.	0.2	
Calvert,Casey E	11-Jan-10	Conference call with N. Gordon (Advanta, Director of Finance), to confirm receipt of Accounts Payable Distribution report request for use in substantive testing of operating expenses and discuss probable timeline of Provided-by-Client (PBC) receipts.	0.3	
Calvert,Casey E	11-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) to discuss follow up selections necessary for substantive operating expense test-work once the Accounts Payable distribution reports were provided by management.	0.3	
Emery,Justin Arthur	11-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) to discuss follow up selections necessary for substantive operating expense test-work once the Accounts Payable distribution reports were provided by management.	0.3	
Emery,Justin Arthur	11-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and K. Galen (Associate, KPMG) to discuss additional follow up procedures necessary and documentation requirements related to the control exception identified for the First Data Resources (FDR) system changes.	0.3	
Galen,Kelly M.	11-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and K. Galen (Associate, KPMG) to discuss additional follow up procedures necessary and documentation requirements related to the control exception identified for the First Data Resources (FDR) system changes.	0.3	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	11-Jan-10	Meting between R. Burkardt (Associate, KPMG), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to discuss KPMG testing and documentation approach for testing access to the in-scope applications.	0.3	
Muhleisen,Karen S.	11-Jan-10	Meting between R. Burkardt (Associate, KPMG), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to discuss KPMG testing and documentation approach for testing access to the in-scope applications.	0.3	
Spitzer,Julie A.	11-Jan-10	Meting between R. Burkardt (Associate, KPMG), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to discuss KPMG testing and documentation approach for testing access to the in-scope applications.	0.3	
Visconto,Michael T.	11-Jan-10	Discuss confirmation of cash and investment accounts with L. Morris (Advanta).	0.5	
Emery,Justin Arthur	11-Jan-10	Meeting between J. Stemple (Sr. Mgr., KPMG) and J. Emery (Sr. Assc., KPMG) to discuss SOx control exceptions identified to-date and their impact on our planned audit approach. Specifically related to First Data Resources (FDR) system changes.	0.5	
Stemple,Jennifer	11-Jan-10	Meeting between J. Stemple (Sr. Mgr., KPMG) and J. Emery (Sr. Assc., KPMG) to discuss SOx control exceptions identified to-date and their impact on our planned audit approach. Specifically related to First Data Resources (FDR) system changes.	0.5	
Burkardt,Rachel L	11-Jan-10	Prepare the KPMG workpaper lead sheets with updated control descriptions and test steps.	0.5	
Galen,Kelly M.	11-Jan-10	Finalize test-work for the Lending control over management's review of interest rate changes in order for it to be reviewed by the senior associates.	0.6	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	11-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to prepare KPMG testing matrix for documenting testing status, testing approach, and risks of failure, and key contacts per control.	0.6	
Muhleisen,Karen S.	11-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to prepare KPMG testing matrix for documenting testing status, testing approach, and risks of failure, and key contacts per control.	0.6	
Burkardt,Rachel L	11-Jan-10	Prepare KPMG IT General Controls Program and Summary templates.	0.6	
Burkardt,Rachel L	11-Jan-10	Kick-off meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss updated listing of in-scope applications, Advanta Internal Audit approach, exception items to date, and Internal Audit testing status.	0.8	
Muhleisen,Karen S.	11-Jan-10	Kick-off meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss updated listing of in-scope applications, Advanta Internal Audit approach, exception items to date, and Internal Audit testing status.	0.8	
Spitzer,Julie A.	11-Jan-10	Kick-off meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss updated listing of in-scope applications, Advanta Internal Audit approach, exception items to date, and Internal Audit testing status.	0.8	
Stemple,Jennifer	11-Jan-10	Meeting with J. Spitzer (Manager, KPMG) regarding IT audit progress and status and general update.	0.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Spitzer,Julie A.	11-Jan-10	Meeting with J. Stemple (Sr. Manager, KPMG) regarding IT audit progress and status and general update.	0.8	
Calvert,Casey E	11-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	1.0	
Calvert,Casey E	11-Jan-10	Correspond with N. Gordon (Advanta, Director of Finance), regarding the sample of occupancy expenses from population of operating expenses with request for related Accounts Payable Distribution Reports for use with substantive testing procedures.	1.0	
Galen,Kelly M.	11-Jan-10	Discuss the Product Control File Change process with M. Marazas (Product Control File Analyst - Advanta Corp.) in order to assess the effectiveness of the control.	1.0	
Orekoya,Adetola	11-Jan-10	Perform SOx Resource Management Test-work which includes reviewing Accrued payroll reconciliations for all significant balances, and documented our findings.	1.0	
Ugbode,Ezinwanne S	11-Jan-10	Address comments from M. Viscontto (Senior Associate, KPMG) related to Sox Test-work performed over the deposits and resource management processes.	1.2	
Burkardt,Rachel L	11-Jan-10	Meeting with K. Muhleisen (Associate, KPMG) to review L. Baptista's (Internal Audit, Advanta) testing lead sheets, details, results, and supporting documentation for adds/changes/deletes to access and access reviews for 7 of the 12 in-scope applications.	1.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	11-Jan-10	Meeting with R. Burkardt (Associate, KPMG) to review L. Baptista's (Internal Audit, Advanta) testing lead sheets, details, results, and supporting documentation for adds/changes/deletes to access and access reviews for 7 of the 12 in-scope applications.	1.3	
Visconto,Michael T.	11-Jan-10	Perform reconciliation of investment detail as provided by client, to balances on the 12/31 general ledger to ensure the accuracy of amounts to be confirmed with third party custodians of investment securities in conjunction with 2009 Audit of Advanta Corp.	1.5	
Visconto,Michael T.	11-Jan-10	Perform reconciliation of cash account detail as provided by client, to balances on the 12/31 general ledger to ensure the accuracy of amounts to be confirmed in conjunction with the 2009 audit.	1.9	
Ugbode,Ezinwanne S	11-Jan-10	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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	2.0	
Emery,Justin Arthur	11-Jan-10	Review and filled Forensics Journal Entry Team planning questionnaires to be completed by audit engagement team to assist in determining the scope and materiality of journal entry routines.	2.3	
Ugbode,Ezinwanne S	11-Jan-10	Continue 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 deposits. This included examining specific examples of samples evidencing the performance of controls.	2.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	11-Jan-10	Continue to perform Sox test-work related to testing of accounts payable process.	2.6	
Visconto,Michael T.	11-Jan-10	Select investment accounts to be confirmed in conjunction with the 2009 audit and communicated these selections to L. Morris (Advanta).	2.6	
Orekoya,Adetola	11-Jan-10	Perform SOx Test-work over Funds management which includes reviewing and documenting our Test-work over Quarterly investment roll-forwards for the Company.	3.0	
Galen,Kelly M.	11-Jan-10	Research and review Advanta Corp.'s securitization process in order to be able to effectively analyze securitizations as of 12/31/09.	3.0	
Emery,Justin Arthur	11-Jan-10	Prepare a checklist that analyzed the components of SEC Staff Accounting Bulletin (SAB) 102 as it related to Advanta Corp.'s allowance for loan losses, and how the aspects of the Company's methodology and documentation adhere to this regulation.	3.1	
Visconto,Michael T.	11-Jan-10	Perform detailed review of control test-work performed by E. Ugboke (Associate, KPMG). Task included review of test of operating effectiveness memos and documentation of test-work related to the Deposits and Resource Management processes in accordance with firm policy regarding senior associate review of staff workpapers.	3.2	
Orekoya,Adetola	11-Jan-10	Perform Funds Management SOx Test-work which includes performing test-work on documented controls over Quarterly review of Investments - Other Than Temporary Impairment (OTTI). Document our findings appropriately.	3.9	
Calvert,Casey E	11-Jan-10	Perform Sox test-work related to testing of accounts payable process.	3.9	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	12-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to meet and greet client contacts and control owners to set up walk-through meetings.	0.1	
Muhleisen,Karen S.	12-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to meet and greet client contacts and control owners to set up walk-through meetings.	0.1	
Stemple,Jennifer	12-Jan-10	Review SOX internal control test-work performed by K. Galen (Associate, KPMG) related to interest rates.	0.2	
Burkardt,Rachel L	12-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to prepare plan for the testing of Access to Programs and Data controls within the Information Technology General Controls.	0.4	
Muhleisen,Karen S.	12-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to prepare plan for the testing of Access to Programs and Data controls within the Information Technology General Controls.	0.4	
Ugbode,Ezinwanne S	12-Jan-10	Address comments from J. Stemple (Senior Manager, KPMG) related to Sox Test-work performed over the deposits and resource management processes.	0.5	
Ugbode,Ezinwanne S	12-Jan-10	Perform a roll-forward of the test of details template used to documents substantive test-work to be conducted over Fixed Asset Additions.	0.5	
Ugbode,Ezinwanne S	12-Jan-10	Review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	0.5	
Emery,Justin Arthur	12-Jan-10	Draft and sent client request related to Advanta Corp's discount accretion on retained interest (other income) and the related test-work KPMG was to perform.	0.6	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Stemple,Jennifer	12-Jan-10	Review SOX internal control test-work performed by E. Ugboode (Associate, KPMG) related to payroll and human resources.	0.6	
Ugbode,Ezinwanne S	12-Jan-10	Perform a roll-forward of the Test of Details template used to document substantive test-work over the accuracy of Master CDs interest expense. This included selecting a sample through the use of KPMG's Sampling plan and documenting results from the sampling plan.	0.7	
Stemple,Jennifer	12-Jan-10	Research the adoption entries related to the fair value option election under SFAS 159.	0.7	
Stemple,Jennifer	12-Jan-10	Review SOX internal control test-work performed by C. Calvert (Associate, KPMG) related to financial reporting and the credit risk management.	0.7	
Burkardt,Rachel L	12-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to prepare testing and documentation approach for Logical access testing across all applications.	0.8	
Muhleisen,Karen S.	12-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to prepare testing and documentation approach for Logical access testing across all applications.	0.8	
Burkardt,Rachel L	12-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss Internal Audit testing documentation and results as well as establishing walkthrough schedules with key contacts.	1.0	
Muhleisen,Karen S.	12-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss Internal Audit testing documentation and results as well as establishing walkthrough schedules with key contacts.	1.0	

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Galen,Kelly M.	12-Jan-10	Document support received from L. Preston (Vice President of Funds Management, Advanta Corp.) for Interest Income on Investments test-work.	1.0	
Brechter,Kristen A	12-Jan-10	Evaluate the necessary substantive test-work to be performed over contractually charged off business credit card accounts during 2009.	1.0	
Brechter,Kristen A	12-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and K. Brechter (Sr. Assc., KPMG) to discuss planned audit procedures related to the contractual charge-offs of receivables and altered procedures to be more controls based and less substantive focused.	1.0	
Emery,Justin Arthur	12-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and K. Brechter (Sr. Assc., KPMG) to discuss planned audit procedures related to the contractual charge-offs of receivables and altered procedures to be more controls based and less substantive focused.	1.0	
Galen,Kelly M.	12-Jan-10	Prepare the Test of Details document for test-work performed over Interest Income on Investments.	1.0	
Galen,Kelly M.	12-Jan-10	Prepare the Test of Details document for test-work performed over non-master CD Deposits Interest Expense.	1.0	
Galen,Kelly M.	12-Jan-10	Prepare the Test of Details document for test-work performed over the daily interest expense on notes.	1.0	
Orekoya,Adetola	12-Jan-10	Revise I-1 Funds management walkthrough memo to document workpaper references for test-work done.	1.0	
Brechter,Kristen A	12-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Viscontto (Sr. Assc, KPMG), K. Brechter (Sr. Assc., KPMG), and K. Galen (Associate, KPMG) to discuss the status of test-work performed.	1.3	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	12-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc, KPMG), K. Brechter (Sr. Assc., KPMG), and K. Galen (Associate, KPMG) to discuss the status of test-work performed.	1.3	
Galen,Kelly M.	12-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc, KPMG), K. Brechter (Sr. Assc., KPMG), and K. Galen (Associate, KPMG) to discuss the status of test-work performed.	1.3	
Visconto,Michael T.	12-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc, KPMG), K. Brechter (Sr. Assc., KPMG), and K. Galen (Associate, KPMG) to discuss the status of test-work performed.	1.3	
Visconto,Michael T.	12-Jan-10	Continue preparation of memo documenting audit procedure of confirmation of selected account balances performed in conjunction with the 2009 audit of Advanta Corp. Memo includes detailed listing of all account balances the engagement selected for confirmation, the time period that the account balances were confirmed 'as of' and general overview of procedures performed related to each account balance.	1.4	
Ugbode,Ezinwanne S	12-Jan-10	Perform procedures to test the operating effectiveness of controls within the Securitizations 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.	1.5	
Burkardt,Rachel L	12-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to analyze Internal Audit's test procedures to determine which procedures were completed, which were pending, and which were not performed at all, based on KPMG audit methodology.	1.6	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	12-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to analyze Internal Audit's test procedures to determine which procedures were completed, which were pending, and which were not performed at all, based on KPMG audit methodology.	1.6	
Galen,Kelly M.	12-Jan-10	Document Securitizations documentation received.	2.0	
Orekoya,Adetola	12-Jan-10	Perform SOx Resource Management Test-work which includes reviewing Accrued payroll reconciliations for all significant balances, and documented our findings.	2.0	
Orekoya,Adetola	12-Jan-10	Continue with substantive procedures over investments which includes performing reconciliation between the BoNY Custody statement and the Total Portfolio Genius (TPG) Market Valuation report.	2.1	
Emery,Justin Arthur	12-Jan-10	Review test of operating effectiveness control test-work prepared by C. Calvert, E. Ugboode, and A. Orekoya (All KPMG Staff) for various processes at Advanta Corp. and Advanta Bank Corp. in accordance with Firm policy for Senior Associate review for SOx test-work.	2.2	
Visconto,Michael T.	12-Jan-10	Select cash accounts to be confirmed in conjunction with the 2009 audit and communicated these selections to L. Morris (Advanta).	2.4	
Calvert,Casey E	12-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	3.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	12-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	3.5	
Orekoya,Adetola	12-Jan-10	Perform Substantive procedures over investments which includes performing a reconciliation between the BoNY Custody statement and the Total Portfolio Genius (TPG) Market Valuation report.	3.9	
Visconto,Michael T.	12-Jan-10	Prepare memo documenting audit procedure of confirmation of selected account balances performed in conjunction with the 2009 audit of Advanta Corp. Memo includes detailed listing of all account balances the engagement selected for confirmation, the time period that the account balances were confirmed 'as of' and general overview of procedures performed related to each account balance.	3.9	
Depman,John P.	13-Jan-10	Discussion between J. Stemple (Sr. Mgr., KPMG) and J. Depman (Partner, KPMG) regarding ABC tax items related to 5 year carry back election and SFAS 166/167 adoption.	0.2	
Stemple,Jennifer	13-Jan-10	Discussion between J. Stemple (Sr. Mgr., KPMG) and J. Depman (Partner, KPMG) regarding ABC tax items related to 5 year carry back election and SFAS 166/167 adoption.	0.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	13-Jan-10	Draft and send correspondence to A. Booth and D. Verno (Both Advanta) to request the Quality Control Edit reports 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.	0.2	
Calvert,Casey E	13-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) to discuss alternative evidence that could be obtained for certain SOx control tests related to management review in circumstances where the review was not physically documented.	0.3	
Emery,Justin Arthur	13-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and C. Calvert (Associate, KPMG) to discuss alternative evidence that could be obtained for certain SOx control tests related to management review in circumstances where the review was not physically documented.	0.3	
Emery,Justin Arthur	13-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss evidence that could be obtained in situations where management is not physically signing off on reviews.	0.3	
Stemple,Jennifer	13-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss evidence that could be obtained in situations where management is not physically signing off on reviews.	0.3	
Burkardt,Rachel L	13-Jan-10	Update discussion between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and L Baptista (Internal Audit, Advanta) to receive process documentation and set up additional meetings with control owners.	0.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	13-Jan-10	Update discussion between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and L Baptista (Internal Audit, Advanta) to receive process documentation and set up additional meetings with control owners.	0.3	
Calvert,Casey E	13-Jan-10	Correspond with N. Gordon (Advanta, Director of Finance), to obtain PeopleSoft access listing for use in SOX test-work on check registers to determine if payments were given approvals by appropriate personnel.	0.4	
Burkardt,Rachel L	13-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and S. Cooper (Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: Case Track, Express Options, and Vendor Contract Management.	0.5	
Muhleisen,Karen S.	13-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and S. Cooper (Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: Case Track, Express Options, and Vendor Contract Management.	0.5	
Calvert,Casey E	13-Jan-10	Draft and send correspondence to K. Goldman (CFO of Advanta Bank Corp.) for confirmation that changes to Allowance for Loan Losses methodology had undergone proper approval.	0.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	13-Jan-10	Meeting between J. Emery (Sr. Assoc., KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss topics of meetings Stemple had with management during the day including the status of Advanta Bank Corp's closing procedures, D&O liability insurance accounting issues for Advanta Corp., the adoption of SFAS 166/167, Other Than Temporary Impairment (OTTI) at the Bank, and the Q4 Allowance for Loan and Lease Losses (ALLL) results.	0.5	
Stemple,Jennifer	13-Jan-10	Meeting between J. Emery (Sr. Assoc., KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss topics of meetings Stemple had with management during the day including the status of Advanta Bank Corp's closing procedures, Director and Officers (D&O) liability insurance accounting issues for Advanta Corp., the adoption of SFAS 166/167, Other Than Temporary Impairment (OTTI) at the Bank, and the Q4 Allowance for Loan and Lease Losses (ALLL) results.	0.5	
Muhleisen,Karen S.	13-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and S. Giusti (Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: Case Track, Express Options, and Vendor Contract Management.	0.6	
Burkardt,Rachel L	13-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and S. Giusti (Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: Case Track, Express Options, and Vendor Contract Management.	0.6	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	13-Jan-10	Continue testing and documenting procedures and results for adding / changing / deleting user access for the in-scope business applications based on Management's documentation provided and KPMG methodology.	0.9	
Calvert,Casey E	13-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	1.0	
Ugbode,Ezinwanne S	13-Jan-10	Continue 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 deposits. This included examining specific examples of samples evidencing the performance of controls.	1.0	
Orekoya,Adetola	13-Jan-10	Perform a reconciliation between the Bank of New York Custody statement and the Total Portfolio Genius Market Valuation report as part of our substantive procedures over investments.	1.0	
Visconto,Michael T.	13-Jan-10	Perform detailed review of control test-work performed by E. Ugbode (Associate, KPMG). Task included review of test of operating effectiveness memos and documentation of test-work related to the Deposits process in accordance with firm policy regarding senior associate review of staff workpapers.	1.1	

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Viscontto,Michael T.	13-Jan-10	Prepare confirmation template memo to be used to confirm expenses incurred by Advanta Corp. in conjunction with their use of Genpact Process services in 2009. Template was drafted and discussed with L. Morris (Advanta) to ensure that the confirmation request is properly communicated within the memo.	1.3	
Burkardt,Rachel L	13-Jan-10	Test and document procedures and results for adding / changing / deleting user access for the in-scope business applications based on Management's documentation provided and KPMG methodology.	1.4	
Ugbode,Ezinwanne S	13-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	1.5	
Viscontto,Michael T.	13-Jan-10	Perform detailed review of control test-work performed by C. Calvert (Associate, KPMG). Task included review of test of operating effectiveness memos and documentation of test-work related to the Other Portfolio Management process in accordance with firm policy regarding senior associate review of staff workpapers.	1.7	
Orekoya,Adetola	13-Jan-10	Review Funds Management supporting documents for test-work relating to investment purchases.	2.0	
Calvert,Casey E	13-Jan-10	Revise Test of Design & Operating Effectiveness Templates for key controls testing under SOX for Financial Reporting and Investments. Perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management.	2.0	



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Orekoya,Adetola	13-Jan-10	Perform Funds Management SOx Test-work which includes reviewing and clearing documented comments from J. Emery's (Sr. Assc. KPMG) review of those workpapers.	2.4	
Calvert,Casey E	13-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	2.6	
Stemple,Jennifer	13-Jan-10	Review memo prepared by J. Emery (Sr. Assc., KPMG) regarding the totality of evidence reviewed by KPMG related to the allowance for loan losses.	2.6	
Emery,Justin Arthur	13-Jan-10	Review test of operating effectiveness control test-work prepared by C. Calvert, E. Ugboode, and A. Orekoya (All KPMG Staff) for various processes at Advanta Corp. and Advanta Bank Corp. in accordance with Firm policy for Senior Associate review for SOx test-work.	2.6	
Viscontto,Michael T.	13-Jan-10	Prepare legal confirmations to be sent to firms used by Advanta Corp. and Advanta Bank Corp. in 2009. Task includes determining those firms for which management incurred material expense amounts in 2009 and drafting memo to be sent to the selected firms.	2.7	
Burkardt,Rachel L	13-Jan-10	Continue testing and documenting procedures and results for adding / changing / deleting user access for the in-scope business applications based on Management's documentation provided and KPMG methodology.	3.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Orekoya,Adetola	13-Jan-10	Perform Funds Management SOx Test-work which includes performing test of operating effectiveness over controls related to the initiation of authorized trades and ensuring information is correctly entered into Total Portfolio Genius (TPG).	3.0	
Viscontto,Michael T.	13-Jan-10	Prepare related party confirmations to be sent to Executive Officers and Board of Directors of Advanta Corp. and Advanta Bank Corp. Task includes coordinating timing of the distribution of the confirmation with L. Morris (Advanta) and preparation of the confirmation memos to be distributed to the selected individuals.	3.5	
Calvert,Casey E	13-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	3.9	
Viscontto,Michael T.	14-Jan-10	Compile sample selections made related to bankruptcy charge off test-work into summary sheet to be used to provide detailed results of the test-work performed.	0.1	
Stemple,Jennifer	14-Jan-10	Conference call to C. Stirnweis (Partner, KPMG) (message) regarding ABC and process for seeking FDICIA waiver.	0.1	
Stirnweis,Craig M	14-Jan-10	Conference call to J. Stemple (Sr, Manager, KPMG) regarding ABC and process for seeking FDICIA waiver.	0.1	
Ugbode,Ezinwanne S	14-Jan-10	Address comments from J. Emery (Senior Associate, KPMG) related to Sox Test-work performed over the Deposits and Resource management processes.	0.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	14-Jan-10	Continue with SOX test-work on check register by confirming that Purchasing Department reviews all incoming Business Justification forms for proper approval and necessary information; reviewed various items for accuracy, proper backup and approval before invoices and expense reports are entered into PeopleSoft for payment. Concentrated on purchase orders.	0.3	
Calvert,Casey E	14-Jan-10	Correspond with K. Fine, Accounts Payable Department, Advanta Corp., regarding PeopleSoft Access reports. PeopleSoft Access reports will be used to verify correct authorization signatures on Check Requests, Purchase Orders, Wire Transfers and Employee Expense Reports for the SOX test-work on the Check Register as part of Other Portfolio Management.	0.3	
Emery,Justin Arthur	14-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss the potential involvement of a valuation specialist in assessing the reasonableness of Advanta Corp's Bond Model, a financial projection that estimates how the credit card portfolio will wind down.	0.3	
Stemple,Jennifer	14-Jan-10	Meeting between J. Emery (Sr. Assc., KPMG) and J. Stemple (Sr. Mgr., KPMG) to discuss the potential involvement of a valuation specialist in assessing the reasonableness of Advanta Corp's Bond Model, a financial projection that estimates how the credit card portfolio will wind down.	0.3	
Stemple,Jennifer	14-Jan-10	Meeting with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG) and K. Goldman (CFO, Advanta Bank Corp.) to debrief Goldman on discussions with FDIC and Utah state examiners.	0.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	14-Jan-10	Review General Ledger coding to verifying proper General Ledger code inputs on check register documentations including Purchase Orders, Check Requests, Business Justification Form (BJFs), Employee Expense Reports, and Wire Remittances.	0.3	
Depman,John P.	14-Jan-10	Meeting with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG) and K. Goldman (CFO, Advanta Bank Corp.) to debrief Goldman on discussions with FDIC and Utah state examiners.	0.3	
Depman,John P.	14-Jan-10	Meeting with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG) and T. Mahoney (Director of Internal Audit, KPMG) to discuss general status update - brief T. Mahoney on meeting with K. Goldman, P. Browne and FDIC/Utah state examiners.	0.4	
Stemple,Jennifer	14-Jan-10	Meeting with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG) and T. Mahoney (Director of Internal Audit, KPMG) to discuss general status update - brief T. Mahoney on meeting with K. Goldman, P. Browne and FDIC/Utah state examiners.	0.4	
Muhleisen,Karen S.	14-Jan-10	Phone conference between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and T. Gavin (Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: OSI.	0.4	
Burkardt,Rachel L	14-Jan-10	Phone conference between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and T. Gavin (Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: OSI.	0.4	
Muhleisen,Karen S.	14-Jan-10	Revise tracking documentation in preparation for status meetings to be held the morning of 1/15/10.	0.4	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	14-Jan-10	Creation of Summary of Internal Control Deficiencies for tracking of exceptions noted by Internal Audit.	0.5	
Muhleisen,Karen S.	14-Jan-10	Phone conference between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and D. Joyce (Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: Total Portfolio Genius.	0.5	
Burkardt,Rachel L	14-Jan-10	Phone conference between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG) and D. Joyce (Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: Total Portfolio Genius.	0.5	
Ugbode,Ezinwanne S	14-Jan-10	Revise SEC Filings and Internal Audit Binder with recent Advanta SEC filings from the Edgar website and Internal Audit and Risk Management reports received from L. Morris (Internal Audit Admin).	0.5	
Ugbode,Ezinwanne S	14-Jan-10	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.	0.7	
Depman,John P.	14-Jan-10	Meeting with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG) and P. Browne (CFO, Advanta Corp.) to discuss general status update regarding Advanta Corp.	0.7	
Stemple,Jennifer	14-Jan-10	Meeting with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG) and P. Browne (CFO, Advanta Corp.) to discuss general status update regarding Advanta Corp.	0.7	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	14-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), R. Tambe (Operations, Advanta), M. Paschal (CIO, Advanta), and L Baptista (Internal Audit, Advanta) to walkthrough the key control activities related to Information Security Policy, data center physical access, access to critical network drives, program change control, computer operations and backups.	1.0	
Muhleisen,Karen S.	14-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), R. Tambe (Operations, Advanta), M. Paschal (CIO, Advanta), and L Baptista (Internal Audit, Advanta) to walkthrough the key control activities related to Information Security Policy, data center physical access, access to critical network drives, program change control, computer operations and backups.	1.0	
Burkardt,Rachel L	14-Jan-10	Meeting at Advanta Dresher location with R. Burkardt (Associate, KPMG) K. Muhleisen (Associate, KPMG) and A. Krotee (Advanta) regarding documentation and procedures for access to the Advanta facility.	1.0	
Muhleisen,Karen S.	14-Jan-10	Meeting at Advanta Dresher location with R. Burkardt (Associate, KPMG) K. Muhleisen (Associate, KPMG) and A. Krotee (Advanta) regarding documentation and procedures for access to the Advanta facility.	1.0	
Emery,Justin Arthur	14-Jan-10	Meeting between J. Stemple (Sr. Mgr, KPMG) and J. Emery (Sr. Assc., KPMG) to discuss content of several meetings held during the day between various members of KPMG, the client, and Regulators (FDIC), and the potential impact on our planned audit approach.	1.0	
Stemple,Jennifer	14-Jan-10	Meeting between J. Stemple (Sr. Mgr, KPMG) and J. Emery (Sr. Assc., KPMG) to discuss content of several meetings held during the day between various members of KPMG, the client, and Regulators (FDIC), and the potential impact on our planned audit approach.	1.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Depman,John P.	14-Jan-10	Meeting with J. Depman (Partner, KPMG), J. Stemple (Sr. Mgr., KPMG) and K. Goldman (CFO, Advanta Bank Corp.) to discuss ABC financial results for Q4 2009.	1.0	
Stemple,Jennifer	14-Jan-10	Meeting with J. Depman (Partner, KPMG), J. Stemple (Sr. Mgr., KPMG) and K. Goldman (CFO, Advanta Bank Corp.) to discuss ABC financial results for Q4 2009.	1.0	
Burkardt,Rachel L	14-Jan-10	Continue testing and documenting procedures and results for adding / changing / deleting user access for the in-scope business applications based on Management's documentation provided and KPMG methodology.	1.1	
Calvert,Casey E	14-Jan-10	Continue to perform Sox test-work related to testing of accounts payable process.	1.1	
Calvert,Casey E	14-Jan-10	Conference call with A. Booth (Wire Transfer Department, Advanta Bank Corp.) regarding wire transfer FedLine reports which support documentation for wire transfer payments selected in sample for SOX testing of check register.	1.2	
Calvert,Casey E	14-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	1.2	
Orekoya,Adetola	14-Jan-10	Perform Funds Management Substantive Test-work which includes testing daily and monthly interest income accrual.	1.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Depman,John P.	14-Jan-10	Conference call with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG), the FDIC examiners and Utah state examiners regarding Advanta Bank Corp.	1.3	
Stemple,Jennifer	14-Jan-10	Conference call with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG), the FDIC examiners and Utah state examiners regarding Advanta Bank Corp.	1.3	
Orekoya,Adetola	14-Jan-10	Perform Funds Management Test-work which includes testing various funds management controls.	1.4	
Ugbode,Ezinwanne S	14-Jan-10	Address comments from M. Viscontto (Senior Associate, KPMG) related to Sox Test-work performed over the deposits and resource management processes.	1.5	
Ugbode,Ezinwanne S	14-Jan-10	Perform procedures to test the operating effectiveness of controls within the Financial Reporting 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.	1.5	
Muhleisen,Karen S.	14-Jan-10	Test and document the procedures and results around key control for Information Security Policies.	1.5	
Viscontto,Michael T.	14-Jan-10	Perform detailed review of substantive test-work to be performed over bankruptcy charge-offs related to Receivables audit area. Task included review of supporting documentation received from management and reviewed of procedures performed.	2.2	
Emery,Justin Arthur	14-Jan-10	Continue to review test of operating effectiveness control test-work prepared by C. Calvert, E. Ugbode, and A. Orekoya (All KPMG Staff) for various processes at Advanta Corp. and Advanta Bank Corp. in accordance with Firm policy for Senior Associate review for SOx test-work.	2.5	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	14-Jan-10	Perform detailed review of control test-work performed by E. Ugboode (Associate, KPMG). Task included review of test of operating effectiveness memos and documentation of test-work related to the Resource Management process in accordance with firm policy regarding senior associate review of staff workpapers.	2.6	
Orekoya,Adetola	14-Jan-10	Perform Funds Management SOx Test-work which includes clearing points raised by senior review and finalized workpapers for manager review.	3.0	
Orekoya,Adetola	14-Jan-10	Perform Funds Management Test-work which includes testing and documenting results over items selected related to Total Portfolio Genius (TPG) to BoNY reconciliation, and investment purchase controls.	3.0	
Viscontto,Michael T.	14-Jan-10	Prepare reconciliation of the Charge-Off Detail (CODET) report, managements internal report used to track customer charge-offs, to the charge-offs used in Allowance for loan loss model, management method of determining the appropriate allowance provision to recorded against outstanding business card receivables.	3.4	
Calvert,Casey E	14-Jan-10	Perform Sox test-work related to testing of accounts payable process.	3.9	
Emery,Justin Arthur	14-Jan-10	Review test of operating effectiveness control test-work prepared by C. Calvert, E. Ugboode, and A. Orekoya (All KPMG Staff) for various processes at Advanta Corp. and Advanta Bank Corp. in accordance with Firm policy for Senior Associate review for SOx test-work.	3.9	
Emery,Justin Arthur	15-Jan-10	Draft and send data requests to J. Rake (Financial Mgr., Advanta Bank Corp.) related to our testing of the allowance for loan losses.	0.3	
Calvert,Casey E	15-Jan-10	Correspond with K. Fine (Accounts Payable Manager) to obtain additional PeopleSoft Access Reports regarding confirmations.	0.4	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	15-Jan-10	Conference call with J. Mullins (Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: PeopleSoft Financials.	0.5	
Ugbode,Ezinwanne S	15-Jan-10	Continue 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 deposits. This included examining specific examples of samples evidencing the performance of controls.	0.7	
Ugbode,Ezinwanne S	15-Jan-10	Address comments from M. Visconto (Senior Associate, KPMG) related to Sox Test-work performed over the Deposits, Securitizations and Resource Management processes.	1.0	
Burkardt,Rachel L	15-Jan-10	Test and document procedures and results for passwords for the in-scope business applications based on KPMG methodology.	1.1	
Orekoya,Adetola	15-Jan-10	Perform Funds Management Test-work which includes performing and documenting various funds management controls.	1.5	
Orekoya,Adetola	15-Jan-10	Perform test of operating effectiveness related to Accounts Payable Distributions SOx controls.	1.5	
Orekoya,Adetola	15-Jan-10	Perform Funds Management Substantive Test-work which includes testing daily and monthly interest income accrual.	2.0	
Ugbode,Ezinwanne S	15-Jan-10	Prepare the 2009 Employee Detail Payroll Registers for all Advanta's Business units needed to conduct test-work to determine the completeness, existence and accuracy of salaries and employee benefits.	2.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	15-Jan-10	Perform detailed review of control test-work performed by A. Orekoya (Associate, KPMG). Task included review of test of operating effectiveness memos and documentation of test-work related to the Investments process in accordance with firm policy regarding senior associate review of staff workpapers.	2.4	
Emery,Justin Arthur	15-Jan-10	Continue to review the details of the calculations in Advanta Corp.'s Bond Model, a cash flow projection for the remaining life of the Company's securitization trust. Test and formulated questions and items for which additional support would be needed.	2.5	
Ugbode,Ezinwanne S	15-Jan-10	Perform a roll-forward of the Investment Re-pricing schedule to determine the reasonableness of the fair market value of investments.	2.5	
Viscontto,Michael T.	15-Jan-10	Prepare workpapers to be submitted for management review. Task included brief review of test-work performed by E. Ugbode (Assoc., KPMG), C. Calvert (Assoc., KPMG), and (Assoc., KPMG) A. Orekoya (Assoc., KPMG) and organization of the SOX tests of operating effectiveness so that an outside member of KPMG not familiar with the engagement would be able to perform an effective review of the contents within in accordance with KPMG policy.	2.5	
Orekoya,Adetola	15-Jan-10	Compare prices and market value per Total Portfolio Genius (TPG) to pricing and market value per KPMG Pricing Desk.	3.0	
Burkardt,Rachel L	15-Jan-10	Continue testing and documenting procedures and results for passwords for the in-scope business applications based on KPMG methodology.	3.4	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	15-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Other Portfolio Management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to Other Portfolio Management. This included examining specific examples of samples evidencing the performance of controls.	3.9	
Emery,Justin Arthur	15-Jan-10	Review the details of the calculations in Advanta Corp.'s Bond Model, a cash flow projection for the remaining life of the Company's securitization trust.	3.9	
Barnes,Aggie H.	16-Jan-10	Manager review of tests of key controls in support of the 2009 integrated audit.	1.0	
Ugbode,Ezinwanne S	16-Jan-10	Perform procedures to test the operating effectiveness of controls within the Financial Reporting 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.	1.7	
Ugbode,Ezinwanne S	16-Jan-10	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 deposits. This included examining specific examples of samples evidencing the performance of controls.	2.0	
Calvert,Casey E	16-Jan-10	Perform procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the	3.9	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	18-Jan-10	Review of work performed by R. Burkardt (Associate, KPMG) regarding testing of user access administration key control.	0.2	
Stemple,Jennifer	18-Jan-10	Conference call with C. Toscano (KPMG) regarding ABC tax receivable position.	0.3	
Toscano,Carlo P	18-Jan-10	Conference call with J. Stemple (KPMG) regarding ABC tax receivable position.	0.3	
Ugbode,Ezinwanne S	18-Jan-10	Prepare statements for Cash and Securitization confirmations to be mailed out.	0.3	
Muhleisen,Karen S.	18-Jan-10	Revise test-work and exception tracking documentation in preparation for status meetings to be held the morning of 1/19/10.	0.5	
Ugbode,Ezinwanne S	18-Jan-10	Continue to perform procedures to substantively test the completeness and accuracy of various aspects for the Provision for Credit Losses. This included footing and recalculating the Charge-Off Detail (CODET) Allowance for Loan and Lease Losses (ALLL) General Ledger Report.	1.0	
Burkardt,Rachel L	18-Jan-10	Continue testing and documenting procedures and results for passwords for the in-scope business applications based on KPMG methodology.	2.0	
Emery,Justin Arthur	18-Jan-10	Perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the parent funded credit card portfolio charge-offs from July through December.	2.4	
Muhleisen,Karen S.	18-Jan-10	Test and document the procedures and results around key control for Information Security Policies.	2.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	18-Jan-10	Perform procedures to substantively test the completeness and accuracy of various aspects for the Provision for Credit Losses. This included footing and recalculating the Charge-Off Detail (CODET) Allowance for Loan and Lease Losses (ALLL) General Ledger Report.	3.0	
Muhleisen,Karen S.	18-Jan-10	Test and document the procedures and results around key control for Management's quarterly access reviews to all in-scope systems.	3.0	
Burkardt,Rachel L	18-Jan-10	Test and document the procedures and results around key control for access administration to all in-scope systems.	3.1	
Emery,Justin Arthur	18-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the parent funded credit card portfolio balance as of 12/31/2009.	3.4	
Sansevere,Marc A.	18-Jan-10	Perform procedures to substantively test the completeness and accuracy of various aspects for the Provision for Credit Losses. This included footing and recalculating the Charge-Off Detail (CODET) Allowance for Loan and Lease Losses (ALLL) General Ledger Report.	3.6	
Calvert,Casey E	18-Jan-10	Perform procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	3.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	18-Jan-10	Perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the parent funded credit card portfolio balance as of 12/31/2009.	3.9	
Calvert,Casey E	19-Jan-10	Conference call with K. Fine (Advanta Accounts Payable Department) regarding Employee Authorization and Approval Limit Lists requested for procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOX control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management.	0.1	
Calvert,Casey E	19-Jan-10	Conference call with A. Booth (Advanta other portfolio management Department) regarding Wire Remittance Advices requested for procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOX control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management.	0.2	
Calvert,Casey E	19-Jan-10	Draft and send correspondence to D. Santana (Advanta Accounts Payable Department) requesting update on status of outstanding Provided-by-Client (PBC's) requested for procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOX control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management.	0.3	
Burkardt,Rachel L	19-Jan-10	Client meeting between R. Burkardt (KPMG, Associate), K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss timeline for the current week, and follow-up inquiries to date.	0.4	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	19-Jan-10	Client meeting between R. Burkardt (KPMG, Associate), K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss timeline for the current week, and follow-up inquiries to date.	0.4	
Muhleisen,Karen S.	19-Jan-10	Client meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG), K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss Internal Audit testing status, KPMG testing status, necessary meetings/walkthroughs, documentation requests to date.	0.5	
Burkardt,Rachel L	19-Jan-10	Client meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG), K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss Internal Audit testing status, KPMG testing status, necessary meetings/walkthroughs, documentation requests to date.	0.5	
Spitzer,Julie A.	19-Jan-10	Client meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG), K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss Internal Audit testing status, KPMG testing status, necessary meetings/walkthroughs, documentation requests to date.	0.5	
Muhleisen,Karen S.	19-Jan-10	Client meeting with L. Baptista (Internal Audit, Advanta) to discuss follow-up questions around testing steps performed by Internal Audit around user access reviews.	0.5	
Burkardt,Rachel L	19-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to discuss updates to testing approach and status based upon continued review of Internal Audit's work and additional information provided.	0.5	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Spitzer,Julie A.	19-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to discuss updates to testing approach and status based upon continued review of Internal Audit's work and additional information provided.	0.5	
Muhleisen,Karen S.	19-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to discuss updates to testing approach and status based upon continued review of Internal Audit's work and additional information provided.	0.5	
Burkardt,Rachel L	19-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to prepare for client meeting with L. Baptista (Internal Audit, Advanta) regarding testing status.	0.5	
Muhleisen,Karen S.	19-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to prepare for client meeting with L. Baptista (Internal Audit, Advanta) regarding testing status.	0.5	
Spitzer,Julie A.	19-Jan-10	Meeting between R. Burkardt (KPMG, Associate), J. Spitzer (Manager, KPMG) and K. Muhleisen (Associate, KPMG) to prepare for client meeting with L. Baptista (Internal Audit, Advanta) regarding testing status.	0.5	
Muhleisen,Karen S.	19-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to review Internal Audit's test procedures around Management's quarterly review of access.	0.6	
Burkardt,Rachel L	19-Jan-10	Meeting between R. Burkardt and K. Muhleisen (both KPMG) to review Internal Audit's test procedures around Management's quarterly review of access.	0.6	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	19-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the parent funded credit card portfolio charge-offs from July through December.	0.8	
Calvert,Casey E	19-Jan-10	Perform procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	0.8	
Viscontto,Michael T.	19-Jan-10	Meeting with W. Clegg (Advanta) to discuss substantive and control test-work to be performed over bankruptcy related charge-offs.	1.4	
Ugbode,Ezinwanne S	19-Jan-10	Perform procedures to substantively test the completeness, existence and accuracy of salaries and benefits of Advanta employees. This included examining specific examples of samples evidencing the performance of controls.	1.5	
Calvert,Casey E	19-Jan-10	Perform test of details over operating expenses for Advanta Corp. and Advanta Bank Corp. by reviewing occupancy expenses and ensuring invoices and supporting documentation agreed to Accounts Payable Distribution reports and the expense was accrued in the proper time period.	2.0	
Emery,Justin Arthur	19-Jan-10	Perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the parent funded credit card portfolio balance as of 6/30/2009 for purposes of reconciling to the G/L for the charge-off population.	2.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Sansevere,Marc A.	19-Jan-10	Review cash confirmations and prepared the originals to be mailed to the customers.	2.7	
Ugbode,Ezinwanne S	19-Jan-10	Continue to perform procedures to substantively test the completeness and accuracy of the Provision for credit losses. This included utilizing the KPMG sampling plan to select a sample and also inspecting supporting documentation to ensure the accounts were charged off in accordance with bank policy and system configuration.	3.0	
Sansevere,Marc A.	19-Jan-10	Perform procedures to substantively test the completeness and accuracy of various aspects for Provision for credit losses. This included utilizing the KPMG sampling plan to select a sample and also inspecting supporting documentation to ensure the accounts were charged off in accordance with bank policy and system configuration.	3.0	
Ugbode,Ezinwanne S	19-Jan-10	Perform procedures to substantively test the completeness and accuracy of various aspects for the Provision for credit losses. This included utilizing the KPMG sampling plan to select a sample and also inspecting supporting documentation to ensure the accounts were charged off in accordance with bank policy and system configuration.	3.0	
Calvert,Casey E	19-Jan-10	Perform procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	3.2	
Calvert,Casey E	19-Jan-10	Perform Sox test-work related to testing of accounts payable process specifically to testing of check register.	3.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	19-Jan-10	Test and document the procedures and results around key control for access administration to all in-scope systems.	3.5	
Muhleisen,Karen S.	19-Jan-10	Test and document the procedures and results around key control for Management's quarterly access reviews to all in-scope systems.	3.5	
Viscontto,Michael T.	19-Jan-10	Continue performing substantive test-work over customer account charge-offs as a result of customer bankruptcy filings. Tasks include determining the number of samples to be tested and compiling request list to be communicated to management.	3.9	
Emery,Justin Arthur	19-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the parent funded credit card portfolio charge-offs from July through December.	3.9	
Viscontto,Michael T.	19-Jan-10	Perform substantive test-work over customer account charge-offs as a result of customer bankruptcy filings. Tasks include reconciling of customer Bankruptcy charge-offs per the CODET system (Managements internal tracking system related to charge-offs) to customer bankruptcy charge-offs per First Data Resources (FDR) (system used by management to track all information related to business card activity) in order to verify the completeness and accuracy of the population.	3.9	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	20-Jan-10	Conference call with D. Santana (Advanta Accounts Payable Department) regarding Employee Authorization and Approval Limit Lists requested for procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOX control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management.	0.3	
Muhleisen,Karen S.	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), M. Marazas (First Data Resources) Business Owner, Advanta), and S. Hwa (First Data Resources / Quest Business Owner, Advanta), to observe and discuss password configurations for the following applications: FDR and Quest Collections.	0.4	
Burkardt,Rachel L	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), M. Marazas (First Data Resources) Business Owner, Advanta), and S. Hwa (First Data Resources / Quest Business Owner, Advanta), to observe and discuss password configurations for the following applications: FDR and Quest Collections.	0.4	
Ugbode,Ezinwanne S	20-Jan-10	Continue to perform procedures to substantively test the completeness and accuracy of interest expense on non-master CD deposits . This included utilizing the KPMG sampling plan to determine a sample size and also examining specific examples of samples evidencing the performance of controls.	0.4	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	20-Jan-10	Draft and send correspondence to N. Gordon (Director of Finance Advanta), requesting update on status of outstanding Provided-by-Client (PBC's) requested for procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOX control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management.	0.4	
Calvert,Casey E	20-Jan-10	Analyze results from KPMG's Monetary Unit Sampling (MUS) Software for samples selected related to Business Card Interest Income. MUS indicated the dollar amounts to be tested, and KPMG reviewed these results to determine what month the dollar amounts relates to that we needed support for.	0.5	
Burkardt,Rachel L	20-Jan-10	Discussion between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and J. Spitzer (Manager, KPMG) to review findings to date and analysis of Internal Audit's testing procedures and documentation to determine next steps.	0.5	
Muhleisen,Karen S.	20-Jan-10	Discussion between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and J. Spitzer (Manager, KPMG) to review findings to date and analysis of Internal Audit's testing procedures and documentation to determine next steps.	0.5	
Spitzer,Julie A.	20-Jan-10	Discussion between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and J. Spitzer (Manager, KPMG) to review findings to date and analysis of Internal Audit's testing procedures and documentation to determine next steps.	0.5	
Muhleisen,Karen S.	20-Jan-10	Discussion between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and J. Spitzer (Manager, KPMG) to review findings to date and analysis of Internal Audit's testing procedures and documentation to determine next steps.	0.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	20-Jan-10	Discussion between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and J. Spitzer (Manager, KPMG) to review findings to date and analysis of Internal Audit's testing procedures and documentation to determine next steps.	0.5	
Spitzer,Julie A.	20-Jan-10	Discussion between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and J. Spitzer (Manager, KPMG) to review findings to date and analysis of Internal Audit's testing procedures and documentation to determine next steps.	0.5	
Emery,Justin Arthur	20-Jan-10	Perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp funded credit card portfolio balance as of 12/31/2009.	0.5	
Stemple,Jennifer	20-Jan-10	Review Sox control test-work results for discussion with J. Kilheffner (Advanta).	0.5	
Muhleisen,Karen S.	20-Jan-10	Meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss status of testing and schedule meeting with control owners for the following in-scope applications: First Data Resources (FDR) and Quest Collections.	0.6	
Burkardt,Rachel L	20-Jan-10	Meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), and L. Baptista (Internal Audit, Advanta) to discuss status of testing and schedule meeting with control owners for the following in-scope applications: First Data Resources (FDR) and Quest Collections.	0.6	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	20-Jan-10	Analysis of Internal Audit's status of testing controls, testing procedures, and documentation provided to determine if KPMG is able to re-perform testing, test independently, or unable to test.	0.7	
Muhleisen,Karen S.	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta) and S. Marshall, (Change Control Owner, Advanta) to discuss internal controls around the change control process and observe the process of generating the listing of changes for all applications from 1/1/2009 to 12/31/2009 for completeness and accuracy purposes.	0.7	
Burkardt,Rachel L	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta) and S. Marshall, (Change Control Owner, Advanta) to discuss internal controls around the change control process and observe the process of generating the listing of changes for all applications from 1/1/2009 to 12/31/2009 for completeness and accuracy purposes.	0.7	
Emery,Justin Arthur	20-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the parent funded credit card portfolio balance as of 6/30/2009 for purposes of reconciling to the G/L for the charge-off population.	0.7	
Calvert,Casey E	20-Jan-10	Perform procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	0.7	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Spitzer,Julie A.	20-Jan-10	Review findings to date and analysis of Internal Audit's testing procedures and documentation to determine next steps.	0.7	
Burkardt,Rachel L	20-Jan-10	Analysis of Internal Audit's status of testing controls, testing procedures, and documentation provided to determine if KPMG is able to re-perform testing, test independently, or unable to test.	0.8	
Ugbode,Ezinwanne S	20-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Financial Reporting 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.	1.0	
Ugbode,Ezinwanne S	20-Jan-10	Perform procedures to substantively test the completeness and accuracy of the Provision for credit losses. This included utilizing the KPMG sampling plan to select a sample and also inspecting supporting documentation to ensure the accounts were charged off in accordance with bank policy and system configuration.	1.0	
Muhleisen,Karen S.	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta), M. Marazas (First Data Resources) Business Owner, Advanta), and S. Hwa (First Data Resources / Quest Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: FDR and Quest Collections.	1.1	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta), M. Marazas (First Data Resources) Business Owner, Advanta), and S. Hwa (First Data Resources / Quest Business Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following applications: FDR and Quest Collections.	1.1	
Burkardt,Rachel L	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta) and B. Nazareth (DBA, Advanta), to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following: Oracle and SQL databases.	1.2	
Muhleisen,Karen S.	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta) and B. Nazareth (DBA, Advanta), to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following: Oracle and SQL databases.	1.2	
Muhleisen,Karen S.	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta), and R. Tambe (UNIX, Windows Control Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following: UNIX and Windows.	1.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	20-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta), and R. Tambe (UNIX, Windows Control Owner, Advanta) to discuss internal controls around adding / changing / deleting user access, passwords, and periodic management review for the following: UNIX and Windows.	1.5	
Sansevere,Marc A.	20-Jan-10	Review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	1.7	
Ugbode,Ezinwanne S	20-Jan-10	Continue to perform procedures to substantively test the completeness and accuracy of the Provision for credit losses. This included utilizing the KPMG sampling plan to select a sample and also inspecting supporting documentation to ensure the accounts were charged off in accordance with bank policy and system configuration.	3.0	
Calvert,Casey E	20-Jan-10	Continue to perform Sox test-work related to testing of accounts payable process specifically to testing of check register.	3.0	
Calvert,Casey E	20-Jan-10	Continue to test Advanta Corp's Bond Model by performing recalculations of several formula driven forecasts of the various collections, losses, and other matters pertaining to the wind down of the credit card portfolio.	3.0	
Emery,Justin Arthur	20-Jan-10	Perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp credit card portfolio balance as of 6/30/2009 for purposes of reconciling to the G/L for the charge-off population.	3.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	20-Jan-10	Review process of confirming Cash Accounts with the Federal Reserve Bank of Philadelphia and the Federal Reserve Bank of San Francisco. Task included creating personal account on confirmation.com and reviewing training materials. Also included obtaining and entering account information in order to confirm the accuracy of cash balances held by Advanta at the Fed.	3.8	
Calvert,Casey E	20-Jan-10	Test Advanta Corp's Bond Model by performing recalculations of several formula driven forecasts of the various collections, losses, and other matters pertaining to the wind down of the credit card portfolio.	3.8	
Ugbode,Ezinwanne S	20-Jan-10	Perform procedures to substantively test the completeness and accuracy of interest expense on non-master CD deposits . This included utilizing the KPMG sampling plan to determine a sample size and also examining specific examples of samples evidencing the performance of controls.	3.9	
Viscontto,Michael T.	20-Jan-10	Perform substantive test-work over verifying the accuracy and valuation of investments available for sale. Task included tracing investment amounts per managements investment tracking system to amounts recorded on the general ledger and performing a recalculation of investment amounts.	3.9	
Stemple,Jennifer	21-Jan-10	Coordinate meeting between J. Depman and T. Connors (KPMG) and P. Browne and T. Costello (Advanta) regarding general status update meeting regarding 2009 audit.	0.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	21-Jan-10	Conference call with D. Santana (Advanta Accounts Payable Department) regarding check register documentation needed to perform procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	0.3	
Stemple,Jennifer	21-Jan-10	Discuss preliminary Sox control test-work results with J. Kilheffner (Advanta).	0.3	
Calvert,Casey E	21-Jan-10	Prepare Provided-by-Client (PBC) request for more samples of operating expenses.	0.4	
Sansevere,Marc A.	21-Jan-10	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 Resource Management. This included examining specific examples of samples evidencing the performance of controls.	0.5	
Sansevere,Marc A.	21-Jan-10	Prepare confirmations to be mailed to customers.	0.5	
Burkardt,Rachel L	21-Jan-10	Revise the documentation request listings and summary of pending walk-through items.	0.5	
Muhleisen,Karen S.	21-Jan-10	Revise the documentation request listings and summary of walkthrough items pending.	0.6	
Muhleisen,Karen S.	21-Jan-10	Test and document the procedures and results around key control for Information Security Policies.	0.6	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert,Casey E	21-Jan-10	Revise Test of Operating Effectiveness memos used to document performance of procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	1.0	
Viscontto,Michael T.	21-Jan-10	Continue performing substantive test-work over verifying the accuracy and valuation of investments available for sale. Task included tracing investment amounts per managements investment tracking system to amounts recorded on the general ledger and performing a recalculation of investment amounts.	1.1	
Viscontto,Michael T.	21-Jan-10	Review the recalculation of Managements Bond Model. The Bond Model details results of the performance of the securitization trust activity after its early amortization event in May 2009 and projects future expectations of trust activity.	1.3	
Ugbode,Ezinwanne S	21-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Financial reporting 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.	1.5	
Ugbode,Ezinwanne S	21-Jan-10	Continue 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 deposits. This included examining specific examples of samples evidencing the performance of controls.	1.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	21-Jan-10	Perform procedures to substantively test the completeness and accuracy of the Provision for credit losses. This included utilizing the KPMG sampling plan to select a sample and also inspecting supporting documentation to ensure the accounts were charged off in accordance with bank policy and system configuration.	1.5	
Ugbode,Ezinwanne S	21-Jan-10	Perform procedures to substantively test the completeness and accuracy of interest expense on non-master CD deposits . This included utilizing the KPMG sampling plan to determine a sample size and also examining specific examples of samples evidencing the performance of controls.	2.0	
Calvert,Casey E	21-Jan-10	Select sample of operating expenses to be tested as part of performing test of details over operating expenses for Advanta Corp. and Advanta Bank Corp. by reviewing selected operating expenses and ensuring invoices and supporting documentation agreed to Accounts Payable Distribution reports and the expense was accrued in the proper time period.	2.0	
Muhleisen,Karen S.	21-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta), and A. Sitron (Computer Operations Control Owner, Advanta), o discuss internal controls around backups, tape rotation, access to backup schedules, and obtain supporting documentation requests.	2.2	
Burkardt,Rachel L	21-Jan-10	Client meeting between R. Burkardt (Associate, KPMG), K. Muhleisen (Associate, KPMG), L. Baptista (Internal Audit, Advanta), and A. Sitron (Computer Operations Control Owner, Advanta), o discuss internal controls around backups, tape rotation, access to backup schedules, and obtain supporting documentation requests.	2.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Sansevere,Marc A.	21-Jan-10	Aggregate results provided by KPMG Boston Pricing Desk on securities submitted for pricing into a summary of test-work performed and results.	2.3	
Muhleisen,Karen S.	21-Jan-10	Test and document the procedures and results around key control for Management's quarterly access reviews to all in-scope systems.	2.5	
Sansevere,Marc A.	21-Jan-10	Compile audit process area account lead schedules to be used in the audit. This involved disaggregating financial information provided by Advanta Corp into specific groupings of G/L accounts related to each audit area and reconciling them back to the general ledger trial balance once completed.	2.7	
Emery,Justin Arthur	21-Jan-10	Discussion between J. Kilhefner (Advanta), J. Emery (KPMG), and M. Viscontto (KPMG) regarding SOx control testing results to date and changed to controls discovered during KPMG's walkthrough procedures and the effect on our planned audit procedures.	2.7	
Viscontto,Michael T.	21-Jan-10	Discussion between J. Kilhefner (Advanta), J. Emery (KPMG), and M. Viscontto (KPMG) regarding SOx control testing results to date and changed to controls discovered during KPMG's walkthrough procedures and the effect on our planned audit procedures.	2.7	
Ugbode,Ezinwanne S	21-Jan-10	Review Journal Accounts from Advanta Corp balance sheet as of 12/31/09 in order to determine the reconciliations to be substantively tested.	2.7	
Emery,Justin Arthur	21-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp funded credit card portfolio balance as of 12/31/2009.	3.0	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	21-Jan-10	Test and document the procedures and results around key control for access administration to the in-scope databases.	3.1	
Visconto,Michael T.	21-Jan-10	Perform detailed review of control test-work performed related to investment trade transactions. Task also involved discussion with J. Mullin (Advanta) to determine which investments transactions should be included in the scope of our testing procedures and communicating additional sample selections to be made and supporting documentation required to complete our testing.	3.4	
Calvert,Casey E	21-Jan-10	Continue to test Advanta Corp's Bond Model by performing recalculations of several formula driven forecasts of the various collections, losses, and other matters pertaining to the wind down of the credit card portfolio.	3.9	
Calvert,Casey E	22-Jan-10	Meeting with K. Fine (Staff Accountant Advanta), to discuss General Ledger coding used to identify fixed assets as part of performing procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	0.2	
Depman,John P.	22-Jan-10	Meeting with T. Mahoney and L. Baptista (both Advanta) regarding status of IT testing.	0.2	
Burkardt,Rachel L	22-Jan-10	Prepare correspondence and follow-up requests with control owners around access administration controls for in-scope applications.	0.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Calvert, Casey E	22-Jan-10	Conference call with J. McAleer (MIS Assistant) to discuss specific invoices relating to sample of Accounts Payable Distribution Reports selected. Invoices will be used in performing test of details over operating expenses for Advanta Corp. and Advanta Bank Corp. by reviewing selected operating expenses and ensuring invoices and supporting documentation agreed to Accounts Payable Distribution reports and the expense was accrued in the proper time period.	0.3	
Muhleisen, Karen S.	22-Jan-10	Prepare documentation requests to applicable owners related to user access listings, quarterly reviews, backup documentation, and program changes.	0.3	
Ugbode, Ezinwanne S	22-Jan-10	Address and clear comments from A. Barnes (Partner, KPMG) regarding SOx test-work performed over Resource the Management, Securitizations and Deposits process.	0.5	
Ugbode, Ezinwanne S	22-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	0.5	
Depman, John P.	22-Jan-10	Discussion between J. Stemple (KPMG Senior Manager) and J. Depman (KPMG Partner) regarding recent Advanta/ABC updates prior to his meetings with P. Browne and K. Goldman (both Advanta).	0.5	
Stemple, Jennifer	22-Jan-10	Discussion between J. Stemple (KPMG Senior Manager) and J. Depman (KPMG Partner) regarding recent Advanta/ABC updates prior to his meetings with P. Browne and K. Goldman (both Advanta).	0.5	
Depman, John P.	22-Jan-10	Meeting with P. Browne (Advanta) regarding recent Advanta status update.	0.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	22-Jan-10	Prepare schedule detailing the quantity and timing of all confirmations sent out related to the 2009 Integrated audit.	0.5	
Muhleisen,Karen S.	22-Jan-10	Correspondence between control owners to relay follow-up inquiries and requests related to user reviews and listings for in-scope systems.	0.7	
Ugbode,Ezinwanne S	22-Jan-10	Perform procedures to substantively test the completeness and accuracy of the Provision for credit losses. This included utilizing the KPMG sampling plan to select a sample and also inspecting supporting documentation to ensure the accounts were charged off in accordance with bank policy and system configuration.	0.7	
Depman,John P.	22-Jan-10	Meeting with K. Goldman (Advanta Bank Corp) to discuss regulatory issues at the Bank and the adoption of new accounting principles by the Bank.	1.0	
Ugbode,Ezinwanne S	22-Jan-10	Perform procedures to substantively test the completeness and accuracy of interest expense on non-master CD deposits . This included utilizing the KPMG sampling plan to determine a sample size and also examining specific examples of samples evidencing the performance of controls.	1.0	
Calvert,Casey E	22-Jan-10	Perform procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	1.0	
Muhleisen,Karen S.	22-Jan-10	Review and prepare key IT general controls test-work for inclusion in the workpapers.	1.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	22-Jan-10	Continue testing and documentation of procedures and results around key control for Management's quarterly access reviews to all in-scope systems.	1.1	
Burkardt,Rachel L	22-Jan-10	Test and document the procedures and results around key control for passwords to the in-scope systems.	1.1	
Emery,Justin Arthur	22-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp funded credit card portfolio balance as of 12/31/2009.	1.5	
Calvert,Casey E	22-Jan-10	Meeting with D. Santana (Staff Accountant Advanta), to copy sample of selected check registers to be used in performance of procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	1.8	
Sansevere,Marc A.	22-Jan-10	Review journal entries recorded by Advanta Corp related to operating expenses and judgmentally select a sample of expense for further details testing.	1.8	
Ugbode,Ezinwanne S	22-Jan-10	Continue 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 deposits. This included examining specific examples of samples evidencing the performance of controls.	2.0	
Depman,John P.	22-Jan-10	Partner review of Advanta audit workpapers.	2.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	22-Jan-10	Tick-mark and prepare workpapers for password configurations for all in-scope applications based on screenshots obtained by Internal Audit and observations made by KPMG.	2.0	
Ugbode,Ezinwanne S	22-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Financial reporting 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.	2.7	
Sansevere,Marc A.	22-Jan-10	Perform procedures to test the operating effectiveness of controls within the Financial reporting 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.	2.7	
Viscontto,Michael T.	22-Jan-10	Continue performing substantive and control test work over reconciliations of significant deposit accounts. Task included verification of timely preparation and review by management and tracing material amounts to the general ledger and supporting documentation.	2.8	
Sansevere,Marc A.	22-Jan-10	Perform procedures to substantively test the completeness and accuracy of the Provision for credit losses by inspecting supporting documentation to ensure the accounts were charged off in accordance with bank policy and system configuration.	2.8	
Emery,Justin Arthur	22-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp funded credit card portfolio balance as of 12/31/2009.	3.9	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Visconto,Michael T.	22-Jan-10	Perform substantive and control test work over reconciliations of significant deposit accounts. Task included verification of timely preparation and review by management and tracing material amounts to the general ledger and supporting documentation.	3.9	
Calvert,Casey E	22-Jan-10	Select sample of operating expenses to be tested as part of performing test of details over operating expenses for Advanta Corp. and Advanta Bank Corp. by reviewing selected operating expenses and ensuring invoices and supporting documentation agreed to Accounts Payable Distribution reports and the expense was accrued in the proper time period.	3.9	
Burkardt,Rachel L	22-Jan-10	Test and document the procedures and results around key control for access administration to the in-scope databases and applications.	3.9	
Muhleisen,Karen S.	22-Jan-10	Test and document the procedures and results around key control for Management's quarterly access reviews to all in-scope systems.	3.9	
Ugbode,Ezinwanne S	23-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	1.0	
Ugbode,Ezinwanne S	23-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	1.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	23-Jan-10	Perform procedures to substantively test the completeness and accuracy of interest expense on non-master CD deposits. This included utilizing the KPMG sampling plan to determine a sample size and also examining specific examples of samples evidencing the performance of controls.	1.0	
Viscontto,Michael T.	23-Jan-10	Review detailed listing of account reconciliations substantively tested as part of the 2008 audit in order to determine supporting documentation required to substantively test reconciliations as part of the 2009 audit.	1.1	
Emery,Justin Arthur	23-Jan-10	Perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp credit card portfolio charge-offs from July through December.	1.8	
Ugbode,Ezinwanne S	23-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	2.0	
Viscontto,Michael T.	23-Jan-10	Perform review of the substantive testing procedures performed over business and cash back rewards expense performed as part of 2008 audit to determine testing procedures to be performed as part of the 2009 audit.	2.2	
Viscontto,Michael T.	23-Jan-10	Perform substantive test-work to verify the accuracy of the business and cash back rewards expense recorded in 2009.	2.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	23-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp funded credit card portfolio balance as of 12/31/2009.	2.8	
Calvert,Casey E	23-Jan-10	Perform procedures to test the operating effectiveness of controls within the other portfolio management process for purposes of supporting our SOx control assessment opinion and to mitigate the control risk of audit objectives related to other portfolio management. This included examining specific examples of samples evidencing the performance of controls.	3.8	
Emery,Justin Arthur	24-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp credit card portfolio charge-offs from July through December.	0.3	
Emery,Justin Arthur	24-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp credit card portfolio charge-offs from July through December.	2.7	
Emery,Justin Arthur	24-Jan-10	Continue to perform data manipulation of information underlying Advanta's allowance for loan loss calculation in the IDEA Computer Assisted Auditing Techniques software tool. Specifically data extractions for the Advanta Bank Corp credit card portfolio charge-offs from July through December.	3.9	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	25-Jan-10	Perform procedures to substantively test the completeness and accuracy of the Provision for credit losses. This included utilizing the KPMG sampling plan to select a sample and also inspecting supporting documentation to ensure the accounts were charged off in accordance with bank policy and system configuration.	0.3	
Depman,John P.	25-Jan-10	Conference call between J. Depman, J. Stemple and J. Spitzer (all KPMG) regarding status of IT testing.	0.5	
Stemple,Jennifer	25-Jan-10	Conference call between J. Depman, J. Stemple and J. Spitzer (all KPMG) regarding status of IT testing.	0.5	
Spitzer,Julie A.	25-Jan-10	Conference call between J. Depman, J. Stemple and J. Spitzer (all KPMG) regarding status of IT testing.	0.5	
Muhleisen,Karen S.	25-Jan-10	Meeting between K. Muhleisen (Associate, KPMG) and J. Spitzer (Manager, KPMG) to update and analyze tracking documentation related to current status of Internal Audit test-work procedures and KPMG's independent test-work procedures.	0.5	
Spitzer,Julie A.	25-Jan-10	Meeting between K. Muhleisen (Associate, KPMG) and J. Spitzer (Manager, KPMG) to update and analyze tracking documentation related to current status of Internal Audit test-work procedures and KPMG's independent test-work procedures.	0.5	
Ugbode,Ezinwanne S	25-Jan-10	Perform procedures to substantively test the completeness and accuracy of interest expense on non-master CD deposits. This included utilizing the KPMG sampling plan to determine a sample size and also examining specific examples of samples evidencing the performance of controls.	0.5	
Spitzer,Julie A.	25-Jan-10	Preparation of status spreadsheet for Internal Audit meeting on Tuesday, Jan. 26.	0.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	25-Jan-10	Discuss account reconciliation process with C. Wilson (Advanta) regarding the monthly/quarterly procedures performed by management.	1.0	
Sansevere,Marc A.	25-Jan-10	Review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	1.5	
Muhleisen,Karen S.	25-Jan-10	Test and document the procedures and results around key control for Management's quarterly access reviews to all in-scope systems.	1.5	
Spitzer,Julie A.	25-Jan-10	Review of current testing status and documents for client reporting.	1.7	
Ugbode,Ezinwanne S	25-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	2.0	
Viscontto,Michael T.	25-Jan-10	Prepare walkthrough documentation of the Bankruptcy Charge-Off and Account re-age process to be included in the Receivables Audit Program Guide.	2.3	
Viscontto,Michael T.	25-Jan-10	Document account reconciliation process for the monthly/quarterly procedures performed by management as discuss with C. Wilson (Advanta).	2.4	
Muhleisen,Karen S.	25-Jan-10	Test and document the procedures and results around key control around access to backup scheduling utilities.	2.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Sansevere,Marc A.	25-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	3.0	
Ugbode,Ezinwanne S	25-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	3.0	
Muhleisen,Karen S.	25-Jan-10	Test and document the procedures and results around key control around completion of backups for in-scope databases.	3.1	
Sansevere,Marc A.	25-Jan-10	Perform procedures to test the operating effectiveness of controls within the Securitizations 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.	3.2	
Ugbode,Ezinwanne S	25-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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	
Sansevere,Marc A.	26-Jan-10	Prepare audit confirmations for various accounts including Cash, Investments, and Legal Confirmations.	0.7	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscont,Michael T.	26-Jan-10	Review listing of all account re-ages performed by management in 2009 and selected a sample for further evaluation. Task included communicating sample selections to management and detailing supporting documentation required to support the account re-age.	1.1	
Spitzer,Julie A.	26-Jan-10	Review project status, go-forward procedures and objectives.	1.1	
Viscont,Michael T.	26-Jan-10	Review management listing of re-age programs to determine the scope of our testing procedures to be performed.	1.2	
Spitzer,Julie A.	26-Jan-10	Meeting with L. Baptista (Advanta) to discuss status of testing, walkthrough example testing which requires additional updates from IA before KPMG can utilize for documentation purposes, and preparation for discussion with Director of IA (Advanta).	1.3	
Muhleisen,Karen S.	26-Jan-10	Test and document the procedures and results around key control for access to backup scheduling utilities.	1.3	
Stemple,Jennifer	26-Jan-10	Meeting with L. Baptista (Advanta), T. Mahoney (Director of IA, Advanta), J. Spitzer (IT Manager, KPMG) and J. Stemple (Audit Senior Manager, KPMG) to discuss testing to be completed by Internal Audit, current status of engagement, possible overages, and estimated time of completion.	1.4	
Spitzer,Julie A.	26-Jan-10	Meeting with L. Baptista (Advanta), T. Mahoney (Director of IA, Advanta), J. Spitzer (IT Manager, KPMG) and J. Stemple (Audit Senior Manager, KPMG) to discuss testing to be completed by Internal Audit, current status of engagement, possible overages, and estimated time of completion.	1.4	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	26-Jan-10	Perform procedures to substantively test the completeness and accuracy of interest expense on Senior Notes . This included utilizing the KPMG sampling plan to determine a sample size, examining specific examples of samples evidencing the performance of controls and a recalculation of interest expense amounts using T-Value software.	1.7	
Visconto,Michael T.	26-Jan-10	Perform detailed review of supporting documentation received for 1 participant to ensure the completeness of the support in relation to the test-work to be performed over account re-ages.	1.8	
Depman,John P.	26-Jan-10	Continue Partner review of Advanta audit workpapers.	2.0	
Ugbode,Ezinwanne S	26-Jan-10	Continue to perform procedures to substantively test the completeness and accuracy of interest expense on non-master CD deposits . This included utilizing the KPMG sampling plan to determine a sample size, examining specific examples of samples evidencing the performance of control and a recalculation of interest expense amounts using T-Value software.	2.0	
Muhleisen,Karen S.	26-Jan-10	Test and document the procedures and results around key control around completion of backups for in-scope databases.	2.0	
Muhleisen,Karen S.	26-Jan-10	Test and document the procedures and results around key control around management's quarterly review of physical access.	2.1	
Sansevere,Marc A.	26-Jan-10	Continue to agree IDEA results generated by data manipulation routines performed by J. Emery (KPMG) to Advanta's Allowance for Loan Losses estimation model.	2.2	
Visconto,Michael T.	26-Jan-10	Further discussion with W. Clegg (Advanta) regarding the supporting documentation required to substantiate our test-work over account re-ages.	2.2	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Viscontto,Michael T.	26-Jan-10	Meeting with W. Clegg (Advanta) to discuss control test-work to be performed over customer account re-ages in the First Data Resources (FDR) system. An account re-age is when an agreement is reached between Advanta and a customer where the customer agrees to make certain payments in order to bring their outstanding balance current. When the account qualifies for a re-age it is moved from a delinquency bucket to the current bucket, which has an impact on the Allowance for loan loss provision.	2.5	
Emery,Justin Arthur	26-Jan-10	Prepare a hindsight analysis of the historical accuracy of the allowance for loan loss estimation model over the last 6 months compared to actual loan charge-off data in conjunction with substantively assessing the reasonableness of the allowance.	2.5	
Muhleisen,Karen S.	26-Jan-10	Test and document the procedures and results around key control around offsite storage backup media.	2.5	
Ugbode,Ezinwanne S	26-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	2.7	
Sansevere,Marc A.	26-Jan-10	Select a sample size and test the accuracy of the Total Portfolio Genius interest expense calculation for Master Certificates of Deposit.	2.9	
Ugbode,Ezinwanne S	26-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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.	3.0	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	26-Jan-10	Review Advanta Bank Corp's accounting methodology memo regarding the preparation of their estimation of tax sharing amounts expected to be received from Advanta Corp.	3.2	
Emery,Justin Arthur	26-Jan-10	Perform an analysis of certain key ratios and variance of account balances year-over-year in conjunction with substantively assessing the reasonableness of Advanta's allowance for loan losses estimation.	3.3	
Sansevere,Marc A.	26-Jan-10	Agree IDEA results generated by data manipulation routines performed by J. Emery (KPMG) to Advanta's Allowance for Loan Losses estimation model.	3.9	
Depman,John P.	27-Jan-10	Teleconference with D. Reevy (DPP KPMG) to discuss regulatory update.	0.1	
Depman,John P.	27-Jan-10	Conference call between J. Stemple and J. Depman (both KPMG) to discuss regulatory updates related to the Bank and Corp. respectively.	0.2	
Stemple,Jennifer	27-Jan-10	Conference call between J. Stemple and J. Depman (both KPMG) to discuss regulatory updates related to the Bank and Corp. respectively.	0.2	
Muhleisen,Karen S.	27-Jan-10	Client meeting with S. Cooper (Human Resources, Advanta), to observe the generation of active employee listings with job titles for testing.	0.3	
Ugbode,Ezinwanne S	27-Jan-10	Continue to perform procedures to substantively test the completeness and accuracy of interest expense on non-master CD deposits . This included utilizing the KPMG sampling plan to determine a sample size, examining specific examples of samples evidencing the performance of control and a recalculation of interest expense amounts using T-Value software.	0.3	
Connors,Terence	27-Jan-10	Teleconference with J. Depman (KPMG) to discuss regulatory update.	0.3	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Depman,John P.	27-Jan-10	Teleconference with T. Connors (KPMG) to discuss regulatory update.	0.3	
Ugbode,Ezinwanne S	27-Jan-10	Perform procedures to substantively test the completeness and accuracy of interest expense on Senior Notes. This included utilizing the KPMG sampling plan to determine a sample size, examining specific examples of samples evidencing the performance of controls and a recalculation of interest expense amounts using T-Value software.	1.0	
Viscontto,Michael T.	27-Jan-10	Perform detailed review of supporting documentation received for 1 participant to ensure the completeness of the support in relation to the test-work to be performed over account re-ages.	1.4	
Ugbode,Ezinwanne S	27-Jan-10	Continue to perform procedures to substantively test the completeness, existence and accuracy of salaries and benefits of Advanta employees. This included examining specific examples of samples evidencing the performance of controls.	1.5	
Sansevere,Marc A.	27-Jan-10	Provide a summary of test-work performed related to KC #2 by testing the controls of payroll expense.	1.5	
Sansevere,Marc A.	27-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Securitizations 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	
Viscontto,Michael T.	27-Jan-10	Perform high level review of supporting documentation received from management related to their other than temporary impairment analysis of investment securities.	1.6	
Sansevere,Marc A.	27-Jan-10	Continue to test the accuracy of the Total Portfolio Genius interest expense calculation for Master CD's.	1.8	



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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	27-Jan-10	Test and document the procedures and results around key control for Management's quarterly access reviews to all in-scope systems.	1.8	
Ugbode,Ezinwanne S	27-Jan-10	Continue 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 deposits. This included examining specific examples of samples evidencing the performance of controls.	2.0	
Visconto,Michael T.	27-Jan-10	Meeting with L. Morris (Advanta) to discuss the overall status of the confirmation process i.e. response rates, timing of additional confirmations to be sent, and timing of alternative procedures to be performed related to non-response.	2.1	
Emery,Justin Arthur	27-Jan-10	Senior Associate review of operating expense substantive test of details prepared by C. Calvert (Associate, KPMG), provided follow up points and outstanding items to be completed by M. Sansavere (KPMG).	2.1	
Muhleisen,Karen S.	27-Jan-10	Test and document the procedures and results around key control around completion of backups for in-scope databases.	2.3	
Emery,Justin Arthur	27-Jan-10	Senior Associate review of control test-work over the Securitizations process prepared by E. Ugbode (Associate, KPMG).	2.5	
Visconto,Michael T.	27-Jan-10	Prepare workpaper package to KPMG valuation specialists. Workpapers were sent to specialists for their assistance in evaluating the accuracy and reasonableness of managements other than temporary impairment analysis of investment securities.	2.8	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	27-Jan-10	Test and document the procedures and results around key control for access to backup scheduling utilities.	3.1	
Emery,Justin Arthur	27-Jan-10	Senior Associate review of control test-work over the Other Portfolio Management and Accounts Payable process prepared by C. Calvert (Associate, KPMG).	3.4	
Ugbode,Ezinwanne S	27-Jan-10	Perform procedures to substantively test the completeness and accuracy of interest expense on Senior Notes. This included utilizing the KPMG sampling plan to determine a sample size, examining specific examples of samples evidencing the performance of controls and a recalculation of interest expense amounts using T-Value software.	3.5	
Sansevere,Marc A.	27-Jan-10	Perform substantive test of details test-work by reviewing supporting documentation acquired from Advanta Corp. related to operating expenses recognized in 2009. This includes invoices, check copies, and other supporting documentation as necessary to support the related expense.	3.9	
Muhleisen,Karen S.	28-Jan-10	Discussion with L. Baptista (Internal Audit, Advanta), to receive documentation from Internal Audit's testing of change control and to discuss the estimated timeline for receipt of additional documentation.	0.5	
Muhleisen,Karen S.	28-Jan-10	Revise documentation request listing and test-work status tracker in preparation for client meeting on 1/29.	0.5	
Depman,John P.	28-Jan-10	Teleconference between J. Depman, J. Stemple (both KPMG) and K. Goldman (Advanta) to discuss regulatory update.	0.5	
Stemple,Jennifer	28-Jan-10	Teleconference between J. Depman, J. Stemple (both KPMG) and K. Goldman (Advanta) to discuss regulatory update.	0.5	

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen,Karen S.	28-Jan-10	Test and document the procedures and results around program change approvals for in-scope systems.	0.5	
Muhleisen,Karen S.	28-Jan-10	Test and document the procedures and results around program change testing for in-scope systems.	0.6	
Muhleisen,Karen S.	28-Jan-10	Review of Internal Audit's work related to program change testing in order to evaluate ability to rely/re-perform test-work.	0.8	
Ugbode,Ezinwanne S	28-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Financial Reporting 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.	1.0	
Sansevere,Marc A.	28-Jan-10	Document results of procedures performed (in a Test of Details/ Effectiveness template) to substantively test valuation of investments.	1.0	
Muhleisen,Karen S.	28-Jan-10	Test and document the procedures and results around key control around completion of backups for in-scope databases.	1.0	
Muhleisen,Karen S.	28-Jan-10	Test and document the procedures and results around key control for Management's quarterly access reviews to all in-scope systems.	1.3	
Ugbode,Ezinwanne S	28-Jan-10	Continue to perform procedures to substantively test the completeness, existence and accuracy of salaries and benefits of Advanta employees. This included examining specific examples of samples evidencing the performance of controls.	2.0	
Muhleisen,Karen S.	28-Jan-10	Test and document the procedures and results around key control around password configurations for in-scope systems.	2.2	

## EXHIBIT D1

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Visconto,Michael T.	28-Jan-10	Continue preparation of income statement variation review analyticals. Task includes comparing balances of income statement accounts for 2009 period ends compared to 2008 period ends.	2.5	
Ugbode,Ezinwanne S	28-Jan-10	Continue 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 deposits. This included examining specific examples of samples evidencing the performance of controls.	2.7	
Emery,Justin Arthur	28-Jan-10	Continue to perform test of details over Business Card Interest Expense by recalculating the interest expense recognized for a sample of accounts for one month. This involved obtaining data downloads from the clients and individual account terms and formulating a calculate based on company interest billing policies.	2.7	
Sansevere,Marc A.	28-Jan-10	Test the controls of investment transaction packages for evidence that Capital Market Support properly reviewed trade tickets before a trade was executed.	2.7	
Ugbode,Ezinwanne S	28-Jan-10	Perform a Roll-forward of the Fixed Asset Register in order to substantively test for the existence and accuracy of the Premises and Equipment account.	3.0	
Sansevere,Marc A.	28-Jan-10	Continue to test the controls of operating expenses.	3.6	
Sansevere,Marc A.	28-Jan-10	Test the controls of investment transaction packages for evidence that Capital Market Support properly reviewed trade tickets before a trade was executed.	3.7	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Emery,Justin Arthur	28-Jan-10	Perform test of details over Business Card Interest Expense by recalculating the interest expense recognized for a sample of accounts for one month. This involved obtaining data downloads from the clients and individual account terms and formulating a calculate based on company interest billing policies.	3.9	
Visconto,Michael T.	28-Jan-10	Prepare income statement variation review analyticals. Task includes comparing balances of income statement accounts for 2009 period ends to 2008 period ends.	3.9	
Muhleisen,Karen S.	29-Jan-10	Preparation and distribution of discussion items for client meeting, specifically external status agenda and outstanding documentation lists.	0.2	
Muhleisen,Karen S.	29-Jan-10	Preparation and distribution of discussion items for internal meeting; specifically internal status agenda and draft exceptions listing.	0.2	
Stemple,Jennifer	29-Jan-10	Meeting with T. Mahoney (Advanta) regarding agenda for Advanta Corp. Audit Committee meeting.	0.3	
Connors,Terence	29-Jan-10	Teleconference with J. Depman (KPMG) regarding previous discussions in the day with Advanta and Regulators regarding the regulatory update.	0.3	
Depman,John P.	29-Jan-10	Teleconference with T. Connors (KPMG) regarding previous discussions in the day with Advanta and Regulators regarding the regulatory update.	0.3	
Burkardt,Rachel L	29-Jan-10	Client meeting between K. Muhleisen (Associate, KPMG), R. Burkardt (Associate, KPMG), J. Spitzer (Manager, KPMG) and L Baptista (Internal Audit, Advanta) to discuss KPMG progress and Internal Audit progress of outstanding control test-work.	0.5	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Muhleisen, Karen S.	29-Jan-10	Client meeting between K. Muhleisen (Associate, KPMG), R. Burkardt (Associate, KPMG), J. Spitzer (Manager, KPMG) and L Baptista (Internal Audit, Advanta) to discuss KPMG progress and Internal Audit progress of outstanding control test-work.	0.5	
Spitzer, Julie A.	29-Jan-10	Client meeting between K. Muhleisen (Associate, KPMG), R. Burkardt (Associate, KPMG), J. Spitzer (Manager, KPMG) and L Baptista (Internal Audit, Advanta) to discuss KPMG progress and Internal Audit progress of outstanding control test-work.	0.5	
Sansevere, Marc A.	29-Jan-10	Draft and send correspondence to D. Joyce and K. Fine (both Advanta Accounting Group) requesting trade tickets and other supporting documentation needed to perform procedures to substantively test accuracy and completeness of Operating Expenses.	0.5	
Depman, John P.	29-Jan-10	Teleconference between J. Stemple and J. Depman (both KPMG) regarding regulatory update.	0.5	
Stemple, Jennifer	29-Jan-10	Teleconference between J. Stemple and J. Depman (both KPMG) regarding regulatory update.	0.5	
Depman, John P.	29-Jan-10	Teleconference with H. Kelly (KPMG) regarding previous discussions in the day with Advanta and Regulators.	0.5	
Kelly, Hugh C.	29-Jan-10	Teleconference with J. Depman (KPMG) regarding previous discussions in the day with Advanta and Regulators.	0.5	
Depman, John P.	29-Jan-10	Teleconference with K. Goldman (Advanta) regarding regulatory update.	0.5	
Muhleisen, Karen S.	29-Jan-10	Review and prepare supporting documentation for inclusion in the workpapers.	0.6	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Burkardt,Rachel L	29-Jan-10	Meeting between K. Muhleisen (Associate, KPMG), R. Burkardt (Associate, KPMG) and J. Spitzer (Manager, KPMG) to finalize status document and prepare topics of discussion for client meeting.	0.7	
Muhleisen,Karen S.	29-Jan-10	Meeting between K. Muhleisen (Associate, KPMG), R. Burkardt (Associate, KPMG) and J. Spitzer (Manager, KPMG) to finalize status document and prepare topics of discussion for client meeting.	0.7	
Spitzer,Julie A.	29-Jan-10	Meeting between K. Muhleisen (Associate, KPMG), R. Burkardt (Associate, KPMG) and J. Spitzer (Manager, KPMG) to finalize status document and prepare topics of discussion for client meeting.	0.7	
Emery,Justin Arthur	29-Jan-10	Audit and regulatory update status discussion between J. Stemple, M. Viscontto, and J. Emery (all KPMG).	1.0	
Stemple,Jennifer	29-Jan-10	Audit and regulatory update status discussion between J. Stemple, M. Viscontto, and J. Emery (all KPMG).	1.0	
Viscontto,Michael T.	29-Jan-10	Audit and regulatory update status discussion between J. Stemple, M. Viscontto, and J. Emery (all KPMG).	1.0	
Emery,Justin Arthur	29-Jan-10	Review allowance for loan loss independent estimation prepared by J. Bower (KPMG), summarize his results and prepare correspondence to J. Stemple and J. Depman (both KPMG) to report results.	1.0	
Muhleisen,Karen S.	29-Jan-10	Review of Internal Audit's work related to program change testing in order to evaluate ability to rely/re-perform test-work.	1.0	
Viscontto,Michael T.	29-Jan-10	Review the 10K status, Closing status of the Company's books, accounting issues related to Directors and Officers liability insurance, and the reconciliation process.	1.0	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Sansevere,Marc A.	29-Jan-10	Review confirms received back from customers, determined the impact upon our audit approach, and recorded in our confirmation log the relevant information.	1.5	
Ugbode,Ezinwanne S	29-Jan-10	Continue to perform procedures to substantively test the completeness, existence and accuracy of salaries and benefits of Advanta employees. This included examining specific examples of samples evidencing the performance of controls.	2.0	
Ugbode,Ezinwanne S	29-Jan-10	Continue 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 deposits. This included examining specific examples of samples evidencing the performance of controls.	2.0	
Emery,Justin Arthur	29-Jan-10	Meeting between M. Viscontto (KPMG), J. Emery (KPMG) and C. Ravitch (Advanta) to discuss 10K status, Closing status of the Company's books, accounting issues related to Directors and Officers liability insurance, and the reconciliation process.	2.6	
Viscontto,Michael T.	29-Jan-10	Meeting between M. Viscontto (KPMG), J. Emery (KPMG) and C. Ravitch (Advanta) to discuss 10K status, Closing status of the Company's books, accounting issues related to Directors and Officers liability insurance, and the reconciliation process.	2.6	
Ugbode,Ezinwanne S	29-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Financial Reporting 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.	2.8	



**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Sansevere,Marc A.	29-Jan-10	Continue to perform procedures to test the operating effectiveness of controls within the Financial Reporting 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.	3.1	
Sansevere,Marc A.	29-Jan-10	Perform substantive testing to search for unrecorded liabilities which includes testing to ensure expenses were incurred and documented in the same period.	3.2	
Visconto,Michael T.	29-Jan-10	Prepare balance statement variation review analyticals comparing the as of balance statement accounts for 2009 period ends compared to 2008 period ends.	3.4	
Muhleisen,Karen S.	29-Jan-10	Test and document the procedures and results around program change testing for in-scope systems.	3.8	
Ugbode,Ezinwanne S	30-Jan-10	Continue 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 deposits. This included examining specific examples of samples evidencing the performance of controls.	1.5	
Ugbode,Ezinwanne S	30-Jan-10	Perform procedures to substantively test the completeness and accuracy of Severance expense for terminated Advanta employees. This included utilizing the KPMG sampling plan and examining specific examples of samples evidencing the performance of controls.	1.8	
Emery,Justin Arthur	30-Jan-10	Review workpaper binders and updated engagement status tracking templates for SOx and substantive procedures in preparation for updating management at the audit committee meeting.	2.0	

**EXHIBIT D1**

Advanta Corporation  
2009 Integrated Audit Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Amount</b>
Ugbode,Ezinwanne S	30-Jan-10	Continue to perform procedures to substantively test the completeness, existence and accuracy of salaries and benefits of Advanta employees. This included examining specific examples of samples evidencing the performance of controls.	2.1	
<b>Total 2009 Integrated Audit Services</b>			<b>1,081.0</b>	<b>\$ 100,000.00</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 January 1, 2010 through January 31, 2010 is \$100,000.00.

**EXHIBIT D2**

Advanta Corporation  
Tax Consulting Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Toscano,Carlo P	05-Jan-10	Preliminary Discussion with D. Albert (Advanta Tax Director) regarding the 1099-INT reporting for Note Holders.	0.2	\$ 656	\$ 131.25
Toscano,Carlo P	07-Jan-10	Conference call with D. Albert (Advanta), C. Toscano and S. Friedman (both KPMG) regarding research on 1099-INT reporting related to interest on notes to holders where the company declares bankruptcy and the interest accrued has not been paid yet due to bankruptcy.	1.0	\$ 656	\$ 656.25
Friedman,Steven Marc	07-Jan-10	Conference call with D. Albert (Advanta), C. Toscano and S. Friedman (both KPMG) regarding research on 1099-INT reporting related to interest on notes to holders where the company declares bankruptcy and the interest accrued has not been paid yet due to bankruptcy.	1.0	\$ 600	\$ 600.00
Toscano,Carlo P	07-Jan-10	Research 1099-INT informational reporting for short term notes.	1.2	\$ 656	\$ 787.50
Friedman,Steven Marc	07-Jan-10	Research 1099-INT reporting related to interest on notes to holders where the company declares bankruptcy and the interest accrued has not been paid yet due to bankruptcy.	2.0	\$ 600	\$1,200.00
Toscano,Carlo P	08-Jan-10	Conference call with D. Albert (Advanta) regarding 1099-INT reporting - short term notes and long term notes.	0.5	\$ 656	\$ 328.13
<b>Total Tax Consulting Services</b>			<b>5.9</b>		<b>\$3,703.13</b>

**EXHIBIT D3**Advanta Corporation  
Retention/Fee Application Preparation  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Depman,John P.	04-Jan-10	Review the Bankruptcy Court Retention Order in preparation for the Hearing.	0.5	\$ 536	\$ 267.75
Tatum,Pamela Renea	04-Jan-10	Transmit communication to Partner regarding upcoming hearing and relevant documents required in preparation for hearing.	0.5	\$ 287	\$ 143.50
Tatum,Pamela Renea	04-Jan-10	Respond to various correspondences regarding the Advanta retention and hearing.	1.0	\$ 287	\$ 287.00
Tatum,Pamela Renea	15-Jan-10	Correspond with Tax partners regarding services provided and treatment of same.	0.3	\$ 287	\$ 86.10
<b>Total Retention time</b>			<b>2.3</b>		<b>\$ 784.35</b>
Tatum,Pamela Renea	15-Jan-10	Document receipt of disinterestedness confirmation in compliance with the bankruptcy requirements.	0.3	\$ 287	\$ 86.10
Tatum,Pamela Renea	15-Jan-10	Incorporate new tax staff to the time template, send guidelines and disinterestedness confirmation in compliance with the bankruptcy requirements.	0.3	\$ 287	\$ 86.10
Tatum,Pamela Renea	15-Jan-10	Prepare list of individuals who have not submitted time detail to-date for the Advanta project and send a follow up request.	0.4	\$ 287	\$ 114.80
Tatum,Pamela Renea	15-Jan-10	Access time and expense system and obtain the Advanta November and December time detail.	0.5	\$ 287	\$ 143.50
Stemple,Jennifer	18-Jan-10	Conference call with P. Tatum (KPMG) to discuss Advanta billing in the Bankruptcy Court and go-forward procedures.	0.1	\$ 440	\$ 44.00
Tatum,Pamela Renea	18-Jan-10	Conference call with J. Stemple (KPMG) to discuss Advanta billing in the Bankruptcy Court and go-forward procedures.	0.1	\$ 287	\$ 28.70

**EXHIBIT D3**Advanta Corporation  
Retention/Fee Application Preparation  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Emery,Justin Arthur	18-Jan-10	Meeting with J. Emery (KPMG) and M. Sansavere (KPMG) to discuss Advanta Bankruptcy timekeeping requirements and how to review the timesheets for consistency between individuals.	0.3	\$ 287	\$ 86.10
Sansevere,Marc A.	18-Jan-10	Meeting with J. Emery (KPMG) and M. Sansavere (KPMG) to discuss Advanta Bankruptcy timekeeping requirements and how to review the timesheets for consistency between individuals.	0.3	\$ 70	\$ 21.00
Sellers,Monica	18-Jan-10	Emails regarding Non Working Travel Time to P. Tatum (KPMG) and corresponding research.	0.3	\$ 364	\$ 109.05
Tatum,Pamela Renea	18-Jan-10	Incorporate the December time and expense detail into the workbook.	1.9	\$ 287	\$ 545.30
Sansevere,Marc A.	18-Jan-10	Cross Referenced individuals on the engagement team's bankruptcy timesheets for the weeks of Jan 4 thru Jan 16 to ensure meeting consistency.	3.9	\$ 70	\$ 273.00
Stemple,Jennifer	21-Jan-10	Conference calls with P. Tatum (KPMG) to discuss various bankruptcy issues, including non working travel time and Advanta Bank.	1.0	\$ 440	\$ 440.00
Tatum,Pamela Renea	21-Jan-10	Conference calls with J. Stemple (KPMG) to discuss various bankruptcy issues, including non working travel time and Advanta Bank.	1.0	\$ 287	\$ 287.00
Tatum,Pamela Renea	21-Jan-10	Review the November and December time detail to adhere and comply with bankruptcy requirements.	1.9	\$ 287	\$ 545.30
Emery,Justin Arthur	21-Jan-10	Continue to review and aggregate KPMG employee timesheet information related to the Advanta engagement.	2.1	\$ 287	\$ 602.70
Emery,Justin Arthur	21-Jan-10	Review and aggregate KPMG employee timesheet information related to the Advanta engagement.	3.9	\$ 287	\$ 1,119.30
Tatum,Pamela Renea	22-Jan-10	Document questions and comments on the November and December time descriptions and return for clarification.	0.8	\$ 287	\$ 229.60

**EXHIBIT D3**Advanta Corporation  
Retention/Fee Application Preparation  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Tatum,Pamela Renea	22-Jan-10	Revise the time workbook based on responses from various KPMG staff regarding clarification on time descriptions, including but not limited to use of acronyms, unclear information and incomplete meeting participants, to adhere and comply with bankruptcy requirements.	0.9	\$ 287	\$ 258.30
Tatum,Pamela Renea	22-Jan-10	Prepare correspondence to various KPMG staff for clarification on time descriptions, including but not limited to use of acronyms, unclear information and incomplete meeting participants, to adhere and comply with bankruptcy requirements.	1.1	\$ 287	\$ 315.70
Emery,Justin Arthur	22-Jan-10	Research and send response to P. Tatum (KPMG) regarding questions on the aggregate November and December bankruptcy timesheets submitted by members of the engagement team. Specifically, addressed questions surrounding the hours reported on the timesheets and related descriptions.	2.6	\$ 287	\$ 746.20
Tatum,Pamela Renea	22-Jan-10	Review and verify the content of the Advanta meetings.	2.7	\$ 287	\$ 774.90
Tatum,Pamela Renea	22-Jan-10	Review the November and December time detail to adhere and comply with bankruptcy requirements.	2.6	\$ 287	\$ 746.20
Tatum,Pamela Renea	23-Jan-10	Prepare the Fee Statement for the period of November 8, 2009 through December 31, 2009.	0.8	\$ 287	\$ 229.60
Tatum,Pamela Renea	23-Jan-10	Prepare correspondence to various KPMG staff for clarification on expense descriptions, including but not limited to use of acronyms, unclear information and incomplete meeting participants, to adhere and comply with bankruptcy requirements.	0.9	\$ 287	\$ 258.30
Tatum,Pamela Renea	23-Jan-10	Continue to revise the time workbook to adhere and comply with bankruptcy requirements.	1.1	\$ 287	\$ 315.70
Tatum,Pamela Renea	23-Jan-10	Revise the time workbook based on responses from J. Stemple and J. Emery (both KPMG).	1.8	\$ 287	\$ 516.60

**EXHIBIT D3**

Advanta Corporation  
Retention/Fee Application Preparation  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Tatum,Pamela Renea	23-Jan-10	Review the November and December expense detail to adhere and comply with bankruptcy requirements.	1.9	\$ 287	\$ 545.30
Emery,Justin Arthur	23-Jan-10	Continue to draft and send responses to P. Tatum (KPMG) regarding questions on the aggregate November and December bankruptcy timesheets submitted by members of the engagement team. Specifically, addressed questions surrounding the hours reported on the timesheets and related descriptions.	3.4	\$ 287	\$ 975.80
Tatum,Pamela Renea	24-Jan-10	Prepare correspondence to various KPMG staff for clarification on time descriptions, including but not limited to use of acronyms, unclear information and incomplete meeting participants, to adhere and comply with bankruptcy requirements.	0.4	\$ 287	\$ 114.80
Tatum,Pamela Renea	24-Jan-10	Research and confirm billing rates and levels for inclusion in the Fee Statement for the period of November 8, 2009 through December 31, 2009.	0.9	\$ 287	\$ 258.30
Tatum,Pamela Renea	24-Jan-10	Review the Interim Compensation Order, the Retention Order and the Application for information necessary to prepare the Fee Statement.	1.8	\$ 287	\$ 516.60
Tatum,Pamela Renea	24-Jan-10	Continue to prepare the Fee Statement for the period of November 8, 2009 through December 31, 2009.	1.9	\$ 287	\$ 545.30
Tatum,Pamela Renea	24-Jan-10	Prepare the Narrative and Certification for the period of November 8, 2009 through December 31, 2009.	2.1	\$ 287	\$ 602.70
Sellers,Monica	25-Jan-10	Review fee statement and provide comments.	0.5	\$ 364	\$ 181.75
Tatum,Pamela Renea	25-Jan-10	Revise the Narrative and Fee statement based on M. Sellers (KPMG) review comments.	0.8	\$ 287	\$ 229.60
Tatum,Pamela Renea	25-Jan-10	Revise the expenses in the Fee statement based on J. Emery (KPMG) review comments.	1.1	\$ 287	\$ 315.70

**EXHIBIT D3**

Advanta Corporation  
Retention/Fee Application Preparation  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Emery,Justin Arthur	25-Jan-10	Research and send response to P. Tatum (KPMG) regarding questions on the aggregate November and December bankruptcy timesheets submitted by members of the engagement team. Specifically, addressed questions surrounding the expenses submitted.	3.1	\$ 287	\$ 889.70
Toscano,Carlo P	26-Jan-10	Review of time charges and billing descriptions related to tax services for submission to the bankruptcy court.	0.7	\$ 656	\$ 459.38
Stemple,Jennifer	27-Jan-10	Conference call with P. Tatum (KPMG) to discuss Advanta billing in the Bankruptcy Court and go-forward procedures.	1.0	\$ 440	\$ 440.00
Tatum,Pamela Renea	27-Jan-10	Conference call with J. Stemple (KPMG) to discuss Advanta billing in the Bankruptcy Court and go-forward procedures.	1.0	\$ 287	\$ 287.00
Tatum,Pamela Renea	27-Jan-10	Revise the fee statement and narrative based on various correspondence with the team.	1.1	\$ 287	\$ 315.70
Sellers,Monica	28-Jan-10	Discussion with P. Tatum (KPMG) regarding bankruptcy services and research regarding same.	0.3	\$ 364	\$ 109.05
Tatum,Pamela Renea	28-Jan-10	Discussion with M. Sellers (KPMG) regarding bankruptcy services and research regarding same.	0.3	\$ 287	\$ 86.10
Tatum,Pamela Renea	28-Jan-10	Revise the Narrative and fee statement to include the Bankruptcy Accounting Services and forward for review.	0.8	\$ 287	\$ 229.60
Sellers,Monica	29-Jan-10	Review fee application documents and provide final comments and approval.	0.5	\$ 364	\$ 181.75
Tatum,Pamela Renea	29-Jan-10	Finalize December fee statement and provide to Debtors' Counsel.	0.8	\$ 287	\$ 229.60
Sellers,Monica	31-Jan-10	Review time detail and provide revisions.	0.1	\$ 364	\$ 36.35
<b>Total Fee Application Preparation</b>			<b>58.1</b>		<b>\$ 16,473.13</b>
<b>Total Retention/Fee Application Preparation</b>			<b>60.4</b>		<b>\$ 17,257.48</b>



**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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>
Brechtter,Kristen A	09-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00
Galen,Kelly M.	09-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Ugbode,Ezinwanne S	09-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Galen,Kelly M.	10-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Ugbode,Ezinwanne S	10-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Galen,Kelly M.	11-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Ugbode,Ezinwanne S	11-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Ugbode,Ezinwanne S	12-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Galen,Kelly M.	13-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Ugbode,Ezinwanne S	13-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Galen,Kelly M.	16-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Visconto,Michael T.	17-Nov-09	Commute to Philadelphia, PA from Advanta Corp. in Springhouse, PA.	0.8	\$ 287	\$ 229.60

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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>
Galen,Kelly M.	17-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Galen,Kelly M.	18-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Galen,Kelly M.	19-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Galen,Kelly M.	20-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Brechter,Kristen A	30-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00
Galen,Kelly M.	30-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Ugbode,Ezinwanne S	30-Nov-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Brechter,Kristen A	01-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00
Galen,Kelly M.	01-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Emery,Justin Arthur	01-Dec-09	Commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Ugbode,Ezinwanne S	01-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Brechter,Kristen A	02-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Galen,Kelly M.	02-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Visconto,Michael T.	02-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	02-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	02-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Brechter,Kristen A	03-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00
Galen,Kelly M.	03-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Ugbode,Ezinwanne S	03-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	03-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Galen,Kelly M.	04-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Visconto,Michael T.	04-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Emery,Justin Arthur	04-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Visconto,Michael T.	07-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Ugbode,Ezinwanne S	07-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	07-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Visconto,Michael T.	08-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	08-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	08-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Visconto,Michael T.	09-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	09-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	09-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Visconto,Michael T.	10-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	10-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	10-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Visconto,Michael T.	11-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Ugbode,Ezinwanne S	11-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	11-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Ugbode,Ezinwanne S	14-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Ugbode,Ezinwanne S	15-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Ugbode,Ezinwanne S	16-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Ugbode,Ezinwanne S	18-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Visconto,Michael T.	22-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Emery,Justin Arthur	22-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Visconto,Michael T.	30-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Brechtler,Kristen A	04-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00
Depman,John P.	04-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Jenkintown, PA	0.8	\$ 536	\$ 428.40
Stemple,Jennifer	04-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Visconto,Michael T.	04-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	04-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	04-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	04-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Calvert,Casey E	04-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Brechtter,Kristen A	05-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00
Stemple,Jennifer	05-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Galen,Kelly M.	05-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Visconto,Michael T.	05-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	05-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	05-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	05-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Calvert,Casey E	05-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Brechtter,Kristen A	06-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00
Depman,John P.	06-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Jenkintown, PA	0.8	\$ 536	\$ 428.40
Stemple,Jennifer	06-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Galen,Kelly M.	06-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Visconto,Michael T.	06-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	06-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	06-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	06-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Calvert,Casey E	06-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Depman,John P.	07-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Jenkintown, PA	0.8	\$ 536	\$ 428.40
Stemple,Jennifer	07-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Galen,Kelly M.	07-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Visconto,Michael T.	07-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	07-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	07-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	07-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Calvert,Casey E	07-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Brechter,Kristen A	08-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00
Galen,Kelly M.	08-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Visconto,Michael T.	08-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	08-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	08-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	08-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20



**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Calvert,Casey E	08-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Galen,Kelly M.	09-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Visconto,Michael T.	09-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	09-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	09-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	09-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Calvert,Casey E	09-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Depman,John P.	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Jenkintown, PA	0.8	\$ 536	\$ 428.40
Spitzer,Julie A.	11-Jan-10	Roundtrip travel time to the Advanta Spring House location from Philadelphia, PA.	1.0	\$ 364	\$ 363.50
Stemple,Jennifer	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Galen,Kelly M.	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Burkardt,Rachel L	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.2	\$ 173	\$ 207.60

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Muhleisen,Karen S.	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Visconto,Michael T.	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Calvert,Casey E	11-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Brechter,Kristen A	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Chalfont, PA.	1.0	\$ 287	\$ 287.00
Depman,John P.	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Jenkintown, PA	0.8	\$ 536	\$ 428.40
Stemple,Jennifer	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Galen,Kelly M.	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Holland, PA	1.1	\$ 172	\$ 189.20
Burkardt,Rachel L	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.2	\$ 173	\$ 207.60
Muhleisen,Karen S.	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Viscont,Michael T.	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
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Depman,John P.	13-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Jenkintown, PA	0.8	\$ 536	\$ 428.40
Stemple,Jennifer	13-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Burkardt,Rachel L	13-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.2	\$ 173	\$ 207.60
Muhleisen,Karen S.	13-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Viscont,Michael T.	13-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	13-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	13-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00

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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Emery,Justin Arthur	13-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Calvert,Casey E	13-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Depman,John P.	14-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Jenkintown, PA	0.8	\$ 536	\$ 428.40
Burkardt,Rachel L	14-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.2	\$ 173	\$ 207.60
Muhleisen,Karen S.	14-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Viscontto,Michael T.	14-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Orekoya,Adetola	14-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	14-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	14-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Calvert,Casey E	14-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Burkardt,Rachel L	15-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.2	\$ 173	\$ 207.60
Viscontto,Michael T.	15-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20

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Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
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<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Orekoya,Adetola	15-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.6	\$ 172	\$ 275.20
Ugbode,Ezinwanne S	15-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	15-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Calvert,Casey E	15-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
Ugbode,Ezinwanne S	16-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	16-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Sansevere,Marc A.	18-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00
Burkardt,Rachel L	18-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.2	\$ 173	\$ 207.60
Muhleisen,Karen S.	18-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Ugbode,Ezinwanne S	18-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	18-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Sansevere,Marc A.	19-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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>
Stemple,Jennifer	19-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Burkardt,Rachel L	19-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.2	\$ 173	\$ 207.60
Muhleisen,Karen S.	19-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Viscontto,Michael T.	19-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	19-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	19-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Sansevere,Marc A.	20-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00
Stemple,Jennifer	20-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Burkardt,Rachel L	20-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.2	\$ 173	\$ 207.60
Muhleisen,Karen S.	20-Jan-10	Roundtrip commute to Advanta Corp. in Dresher, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Viscontto,Michael T.	20-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	20-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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>
Emery,Justin Arthur	20-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Sansevere,Marc A.	21-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00
Stemple,Jennifer	21-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Burkardt,Rachel L	21-Jan-10	Roundtrip commute to Advanta Corp. in Dresher, PA from West Chester, PA	1.2	\$ 173	\$ 207.60
Muhleisen,Karen S.	21-Jan-10	Roundtrip commute to Advanta Corp. in Dresher, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Visconto,Michael T.	21-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	21-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	21-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Depman,John P.	22-Jan-10	Drive from Advanta Corp. in Springhouse, PA to Horsham, PA Advanta location	0.2	\$ 536	\$ 107.10
Depman,John P.	22-Jan-10	Drive to Advanta Dresher location from Advanta Springhouse location	0.2	\$ 536	\$ 107.10
Depman,John P.	22-Jan-10	Drive from Advanta Dresher location to from Jenkintown, PA	0.3	\$ 536	\$ 160.65
Depman,John P.	22-Jan-10	Drive to Advanta Corp. in Horsham, PA from Jenkintown, PA	0.3	\$ 536	\$ 160.65

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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>
Depman,John P.	22-Jan-10	Drive to Advanta Corp. in Springhouse, PA from Jenkintown, PA	0.3	\$ 536	\$ 160.65
Depman,John P.	22-Jan-10	Drive to Advanta Springhouse location from Jenkintown, PA	0.3	\$ 536	\$ 160.65
Sansevere,Marc A.	22-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00
Stemple,Jennifer	22-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Burkardt,Rachel L	22-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from West Chester, PA	1.2	\$ 173	\$ 207.60
Muhleisen,Karen S.	22-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Visconto,Michael T.	22-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	22-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	22-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Visconto,Michael T.	23-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	23-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	23-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20



**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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>
Sansevere, Marc A.	25-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00
Spitzer, Julie A.	25-Jan-10	Roundtrip travel time to the Advanta Spring House location from Philadelphia, PA.	1.0	\$ 364	\$ 363.50
Stemple, Jennifer	25-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Muhleisen, Karen S.	25-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Viscont, Michael T.	25-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode, Ezinwanne S	25-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery, Justin Arthur	25-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Depman, John P.	26-Jan-10	Drive from Advanta Corp. in Springhouse, PA to another client site	0.3	\$ 536	\$ 160.65
Depman, John P.	26-Jan-10	Drive from Advanta Corp. in Springhouse, PA to Jenkintown, PA	0.3	\$ 536	\$ 160.65
Depman, John P.	26-Jan-10	Drive from Advanta to another client site	0.3	\$ 536	\$ 160.65
Depman, John P.	26-Jan-10	Drive to Advanta Corp. in Springhouse, PA from Jenkintown, PA	0.3	\$ 536	\$ 160.65
Sansevere, Marc A.	26-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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>
Spitzer,Julie A.	26-Jan-10	Roundtrip travel time to the Advanta Spring House location from Philadelphia, PA.	1.0	\$ 364	\$ 363.50
Stemple,Jennifer	26-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Muhleisen,Karen S.	26-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Viscontto,Michael T.	26-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	26-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	26-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Sansevere,Marc A.	27-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00
Stemple,Jennifer	27-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Muhleisen,Karen S.	27-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Viscontto,Michael T.	27-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	27-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	27-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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>
Sansevere,Marc A.	28-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00
Stemple,Jennifer	28-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Muhleisen,Karen S.	28-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Visconto,Michael T.	28-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
Ugbode,Ezinwanne S	28-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	28-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Sansevere,Marc A.	29-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.0	\$ 70	\$ 70.00
Stemple,Jennifer	29-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Conshohocken, PA	1.1	\$ 440	\$ 484.00
Muhleisen,Karen S.	29-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Ugbode,Ezinwanne S	29-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00
Emery,Justin Arthur	29-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Ugbode,Ezinwanne S	30-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00

**EXHIBIT D4**

Advanta Corporation  
Non Working Travel Time <sup>(1)</sup>  
January 1, 2010 through January 31, 2010

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>
Emery,Justin Arthur	30-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
<b>Subtotal Non Working Travel Time</b>					<u>\$ 83,592.00</u>
Less 50% Discount					\$(41,796.00)
<b>Total Non Working Travel Time</b>			<u><b>372.6</b></u>		<u><b>\$ 41,796.00</b></u>

<sup>(1)</sup> Hours billed in this Seventh Monthly Fee Application include time incurred in previous months that was not previously billed.

**EXHIBIT D5**

Advanta Corporation  
Bankruptcy Accounting Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Emery,Justin Arthur	06-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc., KPMG), and J. Stemple (Sr. Assc., KPMG) to discuss implications of 8-K intended to be filed by Advanta announcing plans to liquidate.	0.5	\$ 287	\$ 143.50
Stemple,Jennifer	06-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc., KPMG), and J. Stemple (Sr. Assc., KPMG) to discuss implications of 8-K intended to be filed by Advanta announcing plans to liquidate.	0.5	\$ 440	\$ 220.00
Visconto,Michael T.	06-Jan-10	Meeting with J. Emery (Sr. Assc., KPMG), M. Visconto (Sr. Assc., KPMG), and J. Stemple (Sr. Assc., KPMG) to discuss implications of 8-K intended to be filed by Advanta announcing plans to liquidate.	0.5	\$ 287	\$ 143.50
Depman,John P.	11-Jan-10	Conference call with C. Wilson (Controller, Advanta Corp.) regarding resources and liquidation accounting.	0.2	\$ 536	\$ 107.10
Stemple,Jennifer	11-Jan-10	Perform research regarding the differences in accounting and financial reporting under Chapter 11 reorganization and Chapter 11 plan of liquidation.	0.3	\$ 440	\$ 132.00
Stemple,Jennifer	12-Jan-10	Perform research regarding the differences in accounting and financial reporting under Chapter 11 reorganization and Chapter 11 plan of liquidation.	1.1	\$ 440	\$ 484.00
Stemple,Jennifer	13-Jan-10	Research regarding liquidation basis of accounting.	1.7	\$ 440	\$ 748.00
Stemple,Jennifer	14-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG) and C. Kielkucki (Manager, KPMG) regarding liquidation basis of accounting - prepare for afternoon meeting with client.	0.2	\$ 440	\$ 88.00
Kielkucki,Cynthia	14-Jan-10	Conference call between J. Stemple (Sr. Mgr., KPMG) and C. Kielkucki (Manager, KPMG) regarding liquidation basis of accounting - prepare for afternoon meeting with client.	0.2	\$ 364	\$ 72.80
Stemple,Jennifer	14-Jan-10	Research regarding liquidation basis of accounting.	0.7	\$ 440	\$ 308.00

**EXHIBIT D5**

Advanta Corporation  
Bankruptcy Accounting Services  
January 1, 2010 through January 31, 2010

<b>Name</b>	<b>Date</b>	<b>Description</b>	<b>Hours</b>	<b>Rate</b>	<b>Amount</b>
Depman,John P.	14-Jan-10	Meeting with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG), C. Kielkucki (Manager, KPMG), P. Browne (CFO, Advanta Bank Corp.), C. Wilson (Controller, Advanta Corp.), D. Albert (Tax Director, Advanta Corp.), and C. Ravitch (Accounting Director, Advanta Corp.) to discuss bankruptcy accounting issues.	1.0	\$ 536	\$ 535.50
Stemple,Jennifer	14-Jan-10	Meeting with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG), C. Kielkucki (Manager, KPMG), P. Browne (CFO, Advanta Bank Corp.), C. Wilson (Controller, Advanta Corp.), D. Albert (Tax Director, Advanta Corp.), and C. Ravitch (Accounting Director, Advanta Corp.) to discuss bankruptcy accounting issues.	1.0	\$ 440	\$ 440.00
Kielkucki,Cynthia	14-Jan-10	Meeting with J. Stemple (Sr. Mgr., KPMG), J. Depman (Partner, KPMG), C. Kielkucki (Manager, KPMG), P. Browne (CFO, Advanta Bank Corp.), C. Wilson (Controller, Advanta Corp.), D. Albert (Tax Director, Advanta Corp.), and C. Ravitch (Accounting Director, Advanta Corp.) to discuss bankruptcy accounting issues.	1.0	\$ 364	\$ 364.00
Viscontto,Michael T.	28-Jan-10	Discussion with T. Gavin and C. Wilson (both Advanta) regarding accounting treatment of accrued interest on Advanta Corp. Senior Notes as of 12/31/09 due to the bankruptcy. Task also included reconciliation of interest expense on senior notes recorded in 2009 per the General Ledger to interest expense per detailed customer account listing provided by management.	2.1	\$ 287	\$ 602.70
<b>Total Bankruptcy Accounting Services</b>			<b>11.0</b>		<b>\$ 4,389.10</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

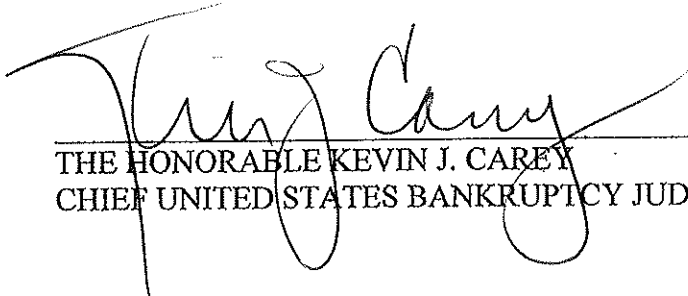
ORDERED that, notwithstanding anything in the Application, the Declaration or the Engagement Letters to the contrary, during the pendency of the Chapter 11 Cases and without prejudice to KPMG seeking different terms in other cases, KPMG will not employ independent contractors to provide professional 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: 03/18/10 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 second fee application for compensation and allowance of expenses for the period January 1, 2010 through January 31, 2010 (the “Application”).

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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.

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 26th day of February, 2010.



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