

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

In re:	:	Chapter 11
	:	
ADVANTA CORP., et al.,	:	Case No. 09-13931 (KJC)
	:	
Debtors.	:	(Jointly Administered)

**FEE AUDITOR'S FINAL REPORT REGARDING THE
FIRST INTERIM FEE APPLICATION OF KPMG LLP**

This is the final report of Warren H. Smith & Associates, P.C., acting in its capacity as fee auditor in the above-captioned bankruptcy proceedings, regarding the First Interim Fee Application of KPMG LLP (the "Application").

BACKGROUND

1. KPMG LLP ("KPMG") was retained as Auditors, Tax Consultants and Advisors to the Debtors and Debtors-in-Possession. In the Application, KPMG seeks approval of fees totaling \$746,783.38 and expenses totaling \$7,631.65 for its services for the period from November 8, 2009 through March 31, 2010 (the "First Interim Period" or the "Application Period").

2. In conducting this audit and reaching the conclusions and recommendations contained herein, we reviewed in detail the Application in its entirety, including each of the time and expense entries included in the exhibits to the Application, for compliance with Local Rule 2016-2 of the Local Rules of the United States Bankruptcy Court for the District of Delaware, Amended Effective February 1, 2010, and the United States Trustee Guidelines for Reviewing Applications for Compensation and Reimbursement of Expenses Filed Under 11 U.S.C. § 330, Issued January 30, 1996 (the "U.S. Trustee Guidelines"), as well as for consistency with precedent established in the United States Bankruptcy Court for the District of Delaware, the United States District Court for the

District of Delaware, and the Third Circuit Court of Appeals. We served an initial report on KPMG based on our review, and we received a response from KPMG, portions of which response are quoted herein.

DISCUSSION

3. In our initial report, we noted that during the Application Period, KPMG billed 171.5 hours, for total fees of \$51,547.86 on matters pertaining to its fee application preparation. This computes to 6.9% of the total fees billed by KPMG. Although the Court has not set a defined limit on fees for fee application preparation in this case, such fees must still be reasonable under Section 330 of the Bankruptcy Code. A number of courts have established 5% of the total fees billed as a guideline for reasonableness for such fees. We asked KPMG to explain why the amount of its fee application preparation fees should be considered reasonable. KPMG responded as follows:

KPMG has reviewed the charges questioned by the Fee Auditor listed in paragraph 3 of the Initial Report and continues to believe that the time expended on the fee preparation was fair and reasonable under the circumstances of this matter, which involved more than 50 timekeepers and detailed time records covering approximately 3000 hours of professional services. While KPMG strives for efficiency and makes every effort to maintain less than 5% of the total fees for fee preparation, we believe, that due to the reason noted above, these fees are compensable.

We note that 5% of the total fees billed by KPMG in this case would be \$37,339.17. However, KPMG's fees for fee application preparation total \$51,547.86, and thus exceed 5% of its total fees by \$14,208.69. Nevertheless, we note that approximately 86% of the fees billed for fee application preparation were billed by professionals with relatively low hourly rates of \$287 or less. Moreover, we note that because there is no set limit in the fee auditor order for this case on fees billed for fee application preparation, we understand that some applicants may be unaware of what is normally accepted as reasonable for this project category. Thus, while we believe that some reduction is

appropriate here, we do not believe that it would be appropriate to disallow all of KPMG's fees in excess of 5% of its total fees, and thus for the current Application Period, we recommend a reduction of 25% of the amount by which KPMG's fee application preparation fees exceed 5% of its total fees billed, or 25% of \$14,208.69, for a reduction of \$3,552.17 in fees.

4. We noted that KPMG billed a total of 427.7 hours and \$48,183.53 in fees for non-working travel time for KPMG professionals commuting to and from their homes to Advanta's offices. See Exhibit "A." We also noted that these fees reflected a 50% discount for non-working travel, as required by Local Rule 2016-2(d)(viii). However, the primary purpose of this travel was KPMG's work on the Integrated Audit, a flat fee engagement. Thus, we asked KPMG to explain why the time billed by KPMG for non-working travel was not already included in KPMG's fees for its work on the Integrated Audit. KPMG responded:

KPMG has reviewed the charges questioned by the Fee Auditor listed in paragraph 4 of the Initial Report and agrees with the Fee Examiner. Although the time-keepers were required to track the time expended for non-working travel time in accordance with internal KPMG procedures, under the circumstances of this matter, this time should have been subtracted from the time and expenses charged to the estate. KPMG agrees that the amount of \$48,183.53 should be excluded.


We appreciate KPMG's response and thus recommend a reduction of \$48,183.53 in fees.

CONCLUSION

5. Thus, we recommend approval of \$695,047.68 in fees (\$746,783.38 minus \$51,735.70) and \$7,631.65 in expenses for KPMG's services for the Application Period.

Respectfully submitted,

WARREN H. SMITH & ASSOCIATES, P.C.

By: 
Warren H. Smith
Texas State Bar No. 18757050

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Dallas, Texas 75201
214-698-3868
214-722-0081 (fax)
whsmith@whsmithlaw.com

FEE AUDITOR

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing document has been served by First Class United States mail to the attached service list on this 4th day of August, 2010.


Warren H. Smith

SERVICE LIST

Notice Parties

Applicant

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

ptatum@kpmg.com

U.S. Trustee

David Klauder
Office of the United States Trustee
District of Delaware
844 King Street, Suite 2207
Lockbox 35
Wilmington, DE 19801

Debtors

Philip M. Browne
Advanta Corp.
P.O. Box 844
Spring House, PA 19477-844

Debtor's Counsel

Robert L. Lemons
Weil, Gotshal & Manges, LLP
767 Fifth Avenue
New York, NY 10153

Chun I Jang
Richards, Layton & Finger, P.A.
One Rodney Square
920 North King Street
Wilmington, DE 19801

Counsel to Official Committee of Unsecured Creditors

Mitchell A. Seider
Roger G. Schwartz
Latham & Watkins LLP
885 Third Avenue, Suite 1200
New York, NY 10022-4834

Howard A. Cohen
Drinker Biddle & Reath LLP
1100 N. Market Street, Suite 1000
Wilmington, DE 19801

EXHIBIT “A”

Commuting Time and Fees

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

Visconto,Michael T.	18-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	18-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	19-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	19-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	20-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	20-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Emery,Justin Arthur	20-Nov-09	Commute from Advanta Corp., to Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Visconto,Michael T.	23-Nov-09	Commute home from Advanta Corp.	0.8	\$ 287	\$ 229.60
Visconto,Michael T.	23-Nov-09	Commute to Advanta Corp. from home	0.8	\$ 287	\$ 229.60
Emery,Justin Arthur	30-Nov-09	Commute from Advanta Corp., to Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Emery,Justin Arthur	30-Nov-09	Commute from Advanta Corp., to Haddonfield, NJ	1.3	\$ 287	\$ 373.10
Emery,Justin Arthur	30-Nov-09	Commute to Advanta Corp., from Haddonfield, NJ	1.3	\$ 287	\$ 373.10
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
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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
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
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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
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
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

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Visconto,Michael T.	11-Dec-09	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$287	\$ 459.20
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
Brechter,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
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
Brechter,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

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Calvert,Casey E	05-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$134	\$ 402.00
Brechter,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
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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

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Emery,Justin Arthur	08-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$287	\$ 746.20
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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
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
Visconto,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
Calvert,Casey E	12-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Pittsgrove, NJ	3.0	\$ 134	\$ 402.00
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
Visconto,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
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
Visconto,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
Visconto,Michael T.	15-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Philadelphia, PA	1.6	\$ 287	\$ 459.20
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
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
Visconto,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
Visconto,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
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

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
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
Visconto,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
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
Visconto,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
Visconto,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
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
Emery,Justin Arthur	30-Jan-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Haddonfield, NJ	2.6	\$ 287	\$ 746.20
Muhleisen,Karen S.	01-Feb-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Ugbode,Ezinwanne S	01-Feb-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Aldan, PA	2.0	\$ 134	\$ 268.00

Muhleisen,Karen S.	02-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20
Muhleisen,Karen S.	03-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20
Muhleisen,Karen S.	04-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20
Muhleisen,Karen S.	05-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20
Muhleisen,Karen S.	08-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20
Muhleisen,Karen S.	09-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20
Muhleisen,Karen S.	15-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20
Muhleisen,Karen S.	18-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20
Muhleisen,Karen S.	19-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20
Muhleisen,Karen S.	22-Feb-10	Roundtrip commute to Advanta Corp. 1.4 in Springhouse, PA from Manayunk, PA	\$ 173	\$ 242.20

Muhleisen, Karen S.	23-Feb-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Muhleisen, Karen S.	24-Feb-10	Roundtrip commute to Advanta Corp. in Springhouse, PA from Manayunk, PA	1.4	\$ 173	\$ 242.20
Muhleisen, Karen S.	01-Mar-10	Roundtrip travel time to and from the Advanta Spring House location to Manayunk.	1.4	\$173	\$242.20
Spitzer, Julie A.	02-Mar-10	Roundtrip travel time to the Advanta Spring House location from Philadelphia, PA.	1.2	\$364	\$436.20
Muhleisen, Karen S.	02-Mar-10	Round trip travel time to and from the Advanta Spring House location to Manayunk	1.4	\$173	\$242.20
Muhleisen, Karen S.	03-Mar-10	Roundtrip travel time to and from the Advanta Spring House location to Manayunk.	1.4	\$173	\$242.20
Spitzer, Julie A.	04-Mar-10	Roundtrip travel time to the Advanta Spring House location from Philidelphia, PA.	0.5	\$364	\$181.75
Muhleisen, Karen S.	04-Mar-10	Roundtrip travel time to and from the Advanta Spring House location to Manayunk	1.4	\$173	\$242.20