

EXHIBIT 16



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312 North Avenue East, Suite 7
Cranford, NJ 07016

**INVOICE FOR PROFESSIONAL SERVICES
RENDERED AND REIMBURSABLE EXPENSES**

INVOICE NO: WG11011

**(For Analysis Prepared from
9/01/11 - 11/30/11)**

DATE: February 12, 2012

Nadel Commission Analysis (Nadel Receivership)

Date	Activity Category	Timekeeper *	Description	Hours	Rate	Amount
9/15/11 to 9/21/11	Data Analysis	MEK	Commission analysis created from raw data files to delineate commission fees paid to Goldman Sachs and Shoreline. Email analysis to Peter King Review on conference call with Peter King.	5.50	\$175/Hour	\$962.50
TOTAL						\$962.50

*** Timekeeper Information**

Timekeeper MEK - Mary Ellen Koch
Rank Senior Analyst
Rate \$175/Hour

Timekeeper JD - Jerry DeNigris
Rank Principal
Rate \$175/Hour

Please make payment to:

Riverside Financial Group, LLC
Tax ID (EIN) 45-2488424

If you have any questions concerning this invoice, please call:
Jerry DeNigris
(908) 272-5558
Thank you.