

EXHIBIT 3

**RECEIVER'S, CRO'S AND DEBTOR'S SECOND AMENDED
DISCLOSURE STATEMENT (MAY 27, 2010)**

HFG PARTIES DISTRIBUTION SCHEDULE

HFG Split

60%

(\$s in Millions)

	Value of Investor Equity pre-HFG	HFG Percentage Allocation	Investor Recovery Post-HFG	HFG Recovery	HFG % of Incremental Investor Equity pre-HFG
\$	500.0	0.0%	\$ 500.0	\$ -	N/A
	505.0	0.6%	502.0	3.0	60%
	510.0	1.2%	504.0	6.0	60%
	515.0	1.8%	506.0	9.0	60%
	520.0	2.4%	508.0	12.0	60%
	525.0	2.9%	510.0	15.0	60%
	530.0	5.0%	512.0	18.0	60%
	535.0	5.0%	508.3	26.8	76%
	540.0	5.0%	513.0	27.0	68%
	545.0	5.0%	517.8	27.3	61%
	550.0	5.0%	522.5	27.5	55%
	555.0	5.1%	527.0	28.0	51%
	560.0	5.1%	531.4	28.6	48%
	565.0	5.2%	535.9	29.1	45%
	570.0	5.2%	540.4	29.6	42%
	575.0	5.3%	544.8	30.2	40%
	580.0	5.3%	549.3	30.7	38%
	585.0	5.4%	553.7	31.3	37%
	590.0	5.4%	558.1	31.9	35%
	595.0	5.5%	562.6	32.4	34%
	600.0	5.5%	567.0	33.0	33%
	605.0	5.6%	571.1	33.9	32%
	610.0	5.7%	575.2	34.8	32%
	615.0	5.8%	579.3	35.7	31%
	620.0	5.9%	583.4	36.6	30%
	625.0	6.0%	587.5	37.5	30%
	630.0	6.1%	591.6	38.4	30%
	635.0	6.2%	595.6	39.4	29%
	640.0	6.3%	599.7	40.3	29%
	645.0	6.4%	603.7	41.3	28%
	650.0	6.5%	607.8	42.3	28%
	655.0	6.6%	611.8	43.2	28%
	660.0	6.7%	615.8	44.2	28%
	665.0	6.8%	619.8	45.2	27%
	670.0	6.9%	623.8	46.2	27%
	675.0	7.0%	627.8	47.3	27%
	680.0	7.2%	631.0	49.0	27%
	685.0	7.4%	634.3	50.7	27%
	690.0	7.6%	637.6	52.4	28%
	695.0	7.8%	640.8	54.2	28%
	700.0	8.0%	644.0	56.0	28%
	705.0	8.2%	647.2	57.8	28%
	710.0	8.4%	650.4	59.6	28%
	715.0	8.6%	653.5	61.5	29%
	720.0	8.8%	656.6	63.4	29%
	725.0	9.0%	659.8	65.3	29%
	730.0	9.2%	662.8	67.2	29%
	735.0	9.4%	665.9	69.1	29%
	740.0	9.6%	669.0	71.0	30%
	745.0	9.8%	672.0	73.0	30%
	750.0	10.0%	675.0	75.0	30%
	755.0	10.4%	676.5	78.5	31%
	760.0	10.8%	677.9	82.1	32%
	765.0	11.2%	679.3	85.7	32%
	770.0	11.6%	680.7	89.3	33%

15.0% rate
5 years
49.7% discount

4/2/10

775.0	12.0%	682.0	93.0	34%
780.0	12.4%	683.3	96.7	35%
785.0	12.8%	684.5	100.5	35%
790.0	13.2%	685.7	104.3	36%
795.0	13.6%	686.9	108.1	37%
800.0	14.0%	688.0	112.0	37%
805.0	14.4%	689.1	115.9	38%
810.0	14.8%	690.1	119.9	39%
815.0	15.2%	691.1	123.9	39%
820.0	15.6%	692.1	127.9	40%
825.0	16.0%	693.0	132.0	41%
830.0	16.4%	693.9	136.1	41%
835.0	16.8%	694.7	140.3	42%
840.0	17.2%	695.5	144.5	42%
845.0	17.6%	696.3	148.7	43%
850.0	18.0%	697.0	153.0	44%
855.0	18.4%	697.7	157.3	44%
860.0	18.8%	698.3	161.7	45%
865.0	19.2%	698.9	166.1	46%
870.0	19.6%	699.5	170.5	46%
875.0	20.0%	700.0	175.0	47%
880.0	20.2%	702.2	177.8	47%
885.0	20.4%	704.5	180.5	47%
890.0	20.6%	706.7	183.3	47%
895.0	20.8%	708.8	186.2	47%
900.0	21.0%	711.0	189.0	47%
905.0	21.2%	713.1	191.9	47%
910.0	21.4%	715.3	194.7	47%
915.0	21.6%	717.4	197.6	48%
920.0	21.8%	719.4	200.6	48%
925.0	22.0%	721.5	203.5	48%
930.0	22.2%	723.5	206.5	48%
935.0	22.4%	725.6	209.4	48%
940.0	22.6%	727.6	212.4	48%
945.0	22.8%	729.5	215.5	48%
950.0	23.0%	731.5	218.5	49%
955.0	23.2%	733.4	221.6	49%
960.0	23.4%	735.4	224.6	49%
965.0	23.6%	737.3	227.7	49%
970.0	23.8%	739.1	230.9	49%
975.0	24.0%	741.0	234.0	49%
980.0	24.2%	742.8	237.2	49%
985.0	24.4%	744.7	240.3	50%
990.0	24.6%	746.5	243.5	50%
995.0	24.8%	748.2	246.8	50%
1,000.0	25.0%	750.0	250.0	50%