

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% |