

EXHIBIT B-3

FORM OF DISTRIBUTION DATE INFORMATION FORM

This Distribution Date Information Form (the "Information Form") is being provided by The Bank Of New York Mellon Trust Company, N.A., as Trustee (the "Indenture Trustee") pursuant to Section 4.20 of the Indenture of Trust, dated as of June 1, 2010 (the "Indenture"), between EFS Volunteer, LLC (the "Issuer") and The Bank of New York Mellon Trust Company, N.A., as the Indenture Trustee and the Eligible Lender Trustee. All capitalized terms used in this Information Form and not otherwise defined shall have the same meanings as assigned to such terms in the Indenture.


The Issuer has provided a Distribution Date Certificate to the Indenture Trustee. In reliance upon the information and the Issuer's direction contained therein, the Trustee shall make the following deposits and distributions in the following order or priority, to the Persons or to the account specified below by 3:00 p.m. (New York City time) on January 25, 2012 (the "Distribution Date"), to the extent of (v) the amount of Available Funds received during the immediately preceding Collection Period in the Collection Fund (or, if necessary, other Available Funds on deposit in the Collection Fund as provided in Section 5.03(c) of the Indenture) (viz., the sum of \$0.00) (w) the amount transferred from the Department Reserve Fund pursuant to Section 5.06 of the Indenture (viz., the sum of \$0.00) (x) the amount transferred from the Debt Service Reserve Fund pursuant to Section 5.05 of the Indenture (viz., the sum of \$14,041.17), (y) the amount transferred from the Capitalized Interest Fund pursuant to Section 5.02 of the Indenture (viz., the sum of \$0.00), and (z) the amount transferred from the Acquisition Fund pursuant to Section 5.04 of the Indenture (viz., the sum of \$0.00).

(i)	Amounts required to be deposited in the Department Reserve Fund:	\$450,223.93
(ii)	(A) The annual Trustee Fee to the Indenture Trustee:	\$1,303.67
	(B) Any Trustee Fee to the extent not previously paid in full:	\$0.00
(iii)	(A) The Servicing Fees to the Servicers:	\$54,339.75
	(B) Any unpaid Servicing Fees from prior Monthly Expense Payment Dates:	\$0.00
(iv)	(A) The Administration Fees to the Administrator:	\$42,479.89
	(B) Any unpaid Administration Fees from prior Monthly Expense Payment Dates:	\$0.00
(v)	(A) The Interest Distribution Amount to the Class A-1 Noteholders:	\$386,931.97
	(B) The Interest Distribution Amount to the Class A-2 Noteholders:	\$246,662.00

(vi)	Amounts to be deposited to the Debt Service Reserve Fund necessary to reinstate the balance of the Debt Service Fund up to the Debt Service Reserve Fund Requirement:	\$0.00
(vii)	(A) The Principal Distribution Amount to the Class A-1 Noteholders (until paid in full):	\$5,666,000.00
	(B) The Principal Distribution Amount to the Class A-2 Noteholders (until paid in full):	\$0.00
(viii)	The aggregate amount due for extraordinary services under the Indenture, to the Indenture Trustee:	\$0.00
(xi)	(A) Payment of additional principal on the Class A-1 Notes pursuant to Section 5.03(c)(ix) of the Indenture:	\$14,000.00
	(B) Payment of additional principal on the Class A-2 Notes pursuant to Section 5.03(c)(ix) of the Indenture:	\$0.00
(xii)	Total Distributions.	\$6,861,941.21
(xiii)	The Available Funds from the immediately preceding Collection Period on this Distribution Date.	\$6,862,111.02
(xiv)	If required, other Available Funds on deposit in the Collection Fund.	\$0.00
(xv)	The Parity Ratio as of such Distribution Date.	108.64%
(xvi)	Specified Reserve Fund Balance for such Distribution Date.	\$0.00
(xvii)	Pool Balance for such Distribution Date.	\$205,674,822.52
(xviii)	LIBOR Rates for the immediately preceding Collection Period and LIBOR Rates for the next succeeding Collection Period.	0.41833% 0.56010%
(xi)	Interest Rate on the Notes for the immediately preceding Collection Period; and	1.26833%
	Interest Rate on the Notes for the next succeeding Collection Period	1.41010%

Dated this 23 day of January, 2012.

THE BANK OF NEW YORK MELLON
TRUST COMPANY, N.A., as the Indenture
Trustee

By: 
Authorized Signatory