

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.

PROOF OF CLAIM

Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

Case Number: 3:09-bk-07047-JAF

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property): Teresa W Cheung

Check this box to indicate that this claim amends a previously filed claim.

Name and address where notices should be sent: Teresa W. Cheung, 13 Britannia Cir., Salem MA 01970. Telephone number: 978-223-0665

Court Claim Number: (If known)

Filed on:

CLAIM FILED JACKSONVILLE, FLORIDA

Name and address where payment should be sent (if different from above):

SEP 28 2009

Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Telephone number:

CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

Check this box if you are the debtor or trustee in this case.

1. Amount of Claim as of Date Case Filed: \$ 2160.44

5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

Specify the priority of the claim.

2. Basis for Claim: Balance of Escrow, Refund, Check NSF (See instruction #2 on reverse side.)

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

3. Last four digits of any number by which creditor identifies debtor: -2640

Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4).

3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)

Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).

4. Secured Claim (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.

Nature of property or right of setoff: X Real Estate Motor Vehicle Other

Describe: Balance of escrow, from closed loan account, Refund check returned NSF

Value of Property: \$ Annual Interest Rate %

Amount of arrearage and other charges as of time case filed included in secured claim,

if any: \$ Basis for perfection:

Amount of Secured Claim: \$ 2160.44 Amount Unsecured: \$

Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).

Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).

Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

Amount entitled to priority:

\$

*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

Date: 9/23/09

Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Teresa W Cheung

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00100

111012822
09/09/2009
000006619007319

This is a LEGAL COPY of your check. You can use it the same way you would use the original check

RETURN REASON-A
NOT SUFFICIENT
FUNDS

12340001
4575
1
02655

09/02/2009
00870547668
00110001381

TAYLOR, BEAN & WHITAKER Platinum Community Bank NO. 381013
Mortgage Corporation
315 NE 14th Street
Ocala, Florida 34470 782/45-719

CHECK NO. 381013

Returned Not Paid

Two Thousand One Hundred Sixty and 44/100 ~~Because~~

NSF	<input checked="" type="checkbox"/>	DATE July 22, 2009	AMOUNT 32,160.44
Presented	<input type="checkbox"/>	Twice	

TERESA W CHEUNG
13 BRITTANIA CIRCLE UNIT 13
SALEM MA 01970

Laura Higgins

320464486 09-03-09 101 4737 01

⑈381013⑈ ⑆071974453⑆ 0000904015⑆ ⑈0000216044⑈

⑈381013⑈ ⑆071974453⑆

0000904015⑆ ⑈0000216044⑈

071000301 09/03/2009
6114013529

111000038 09/09/2009
6619007319
111012822 09/09/2009
2032745102
>011000138< 09/09/2009
000006619007319

ENDORSE HERE

James L. [Signature]
A/C 4609538/60

DO NOT WRITE BELOW OR SIGN BELOW THIS LINE
1107

SP-2

5817226180
1107
1107

>011000138< 09/09/2009
00870547668
>011000138< 09/09/2009
0000058172281180

TRC=722
0-1

320464466 09-03-09 101 4737 01

↓ Do not endorse or write below this line ↓
↓ Do not endorse or write below this line ↓

Security Features:
Serial Numbers
Valid Paragraph
Machine Read
Security Features

071000301

FEDERAL RESERVE BOARD OF GOVERNORS F-20



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

**Paid in Full Loan
Escrow Balance Refund**

A final analysis of your loan was previously mailed to you under separate cover. The enclosed check represents the remaining balance of your escrow account. If you have not received a copy of your analysis, you may view it online at www.taylorbean.com. Click on "My Account", log-on and a copy of the statement can be printed from the "Statement/Documents" tab.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Support Team at 1-888-225-2164.

Customer Support Team
Taylor, Bean & Whitaker Mortgage Corp.

TAYLOR, BEAN & WHITAKER Mortgage Corporation 352-369-6200 888-225-2164

381013

Payee Disbursement Voucher

Loan #	Pol/Tax #	Loan Name	Date Paid	Amount	Check Number
2902640		Teresa W Cheung	07/22/09	-2,160.44	381013
2902640		Teresa W Cheung	07/22/09		

Payee Disbursement Total: -2,160.44



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& Whitaker**

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1417 North Magnolia Ave

Ocala, Florida 34475

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July 06, 2009

Teresa W Cheung
13 Britannia Circle Unit 13
Salem, MA 01970

Re: Paid In Full
Loan Number: 2902640
Property Address: 13 Britannia Circle Unit 13

Dear Teresa W Cheung:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/2/2009. We have enclosed a copy of the loan history for your records.

Please be aware of the following:

Escrow Account - Property Taxes and Homeowner's Insurance

You are now responsible for all tax and insurance payments. Please consult your insurance agent and/or local tax authority for more information.

Escrow Account - Remaining Funds

If applicable, any remaining escrow account funds will be sent to the above mailing address, via US mail, within 30 days of the payoff date. If you have a new mailing address, please visit our web site at www.taylorbean.com and select "My Mortgage" to update your mailing address, or you may contact us at 1-888-225-2164 to speak with one of our Customer Relations Representatives.

Please be aware if you placed a stop payment on a check or if a check was presented and then returned to you unpaid within the last 90 days, these funds may need to be returned to us. If this situation applies, please contact our Cashiering Department at 1-888-225-2164 ext. 11312 prior to cashing your escrow refund check.

Lien Release Information

The document necessary to release our lien in the public records will be prepared and sent to the County Recorder as soon as possible. Upon receipt of the recorded document, we will post the information to our records and the original document will be sent to you.

If you have any questions regarding the pay off of your loan, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164. If we may be of service in the future, please contact our Origination office at 1-877-754-6847.

Sincerely,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

enclosure(s)

Cpiflv2.3

Taylor, Bean & Whitaker Mortgage Corp.
 1417 North Magnolia Ave
 Ocala, FL 34475-9078
 (888)225-2164

Property Address:
 13 Britannia Circle Unit 13
 Salem MA 01970

TERESA W CHEUNG
 13 BRITANNIA CIRCLE UNIT 13
 SALEM MA 01970

Starting Balances	
Principal:	220,000.00
Tax & Insurance:	625.12
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	2,160.44
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Loan # 2902640

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
REG	12/01/08	1,596.42	1,054.17	229.69	312.56	.00	.00	.00	.00	.00	219,770.31
	12/01/08			.00			.00			.00	937.68
REG	01/01/09	1,596.42	1,053.07	230.79	312.56	.00	.00	.00	.00	.00	219,539.52
	12/29/08			.00			.00			.00	1,250.24
ITI	12/31/08	5.57	.00	.00	5.57	.00	.00	.00	.00	.00	219,539.52
	12/30/08			.00			.00			.00	1,255.81
DIS	02/01/09	-940.69	.00	.00	-940.69	.00	.00	.00	.00	.00	219,539.52
	01/09/09			.00			.00			.00	315.12
REG	02/01/09	1,596.42	1,051.96	231.90	312.56	.00	.00	.00	.00	.00	219,307.62
	02/02/09			.00			.00			.00	627.68
REG	03/01/09	1,596.42	1,050.85	233.01	312.56	.00	.00	.00	.00	.00	219,074.61
	03/10/09			.00			.00			.00	940.24
CUR	04/01/09	200.00	.00	.00	.00	.00	.00	.00	.00	.00	218,874.61
	03/10/09			200.00			.00			.00	940.24
ITI	03/31/09	5.03	.00	.00	5.03	.00	.00	.00	.00	.00	218,874.61
	03/27/09			.00			.00			.00	945.27
REG	04/01/09	1,596.42	1,048.77	235.09	312.56	.00	.00	.00	.00	.00	218,639.52
	04/07/09			.00			.00			.00	1,257.83
CUR	05/01/09	1,000.00	.00	.00	.00	.00	.00	.00	.00	.00	217,639.52
	04/07/09			1,000.00			.00			.00	1,257.83
REG	05/01/09	1,596.42	1,042.86	241.00	312.56	.00	.00	.00	.00	.00	217,398.52
	05/11/09			.00			.00			.00	1,570.39
CUR	06/01/09	3,000.00	.00	.00	.00	.00	.00	.00	.00	.00	214,398.52
	05/11/09			3,000.00			.00			.00	1,570.39
REG	06/01/09	1,596.42	1,027.33	256.53	312.56	.00	.00	.00	.00	.00	214,141.99
	06/08/09			.00			.00			.00	1,882.95
CUR	07/01/09	3,000.00	.00	.00	.00	.00	.00	.00	.00	.00	211,141.99
	06/08/09			3,000.00			.00			.00	1,882.95

Loan Activity Report

July 6, 2009

Loan # 2902640

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
ITI	06/30/09	11.08	.00	.00	11.08	.00	.00	.00	.00	.00	211,141.99
	06/29/09			.00			.00			.00	1,894.03
ITI	07/02/09	.31	.00	.00	.31	.00	.00	.00	.00	.00	211,141.99
	07/02/09			.00			.00			.00	1,894.34
PIF	07/01/09	212,896.07	1,044.98	211,141.99	566.10	.00	.00	.00	.00	143.00	.00
	07/02/09			.00			.00			.00	2,460.44
PIFR	07/01/09	-212,896.07	-1,044.98	-211,141.99	-566.10	.00	.00	.00	.00	-143.00	211,141.99
	07/02/09			.00			.00			.00	1,894.34
PIF	07/01/09	212,596.07	1,044.98	211,141.99	266.10	.00	.00	.00	.00	143.00	.00
	07/02/09			.00			.00			.00	2,160.44
Totals:		<u>230,052.31</u>	<u>8,373.99</u>	<u>212,800.00</u>	<u>1,535.32</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>143.00</u>	
				<u>7,200.00</u>			<u>0.00</u>			<u>0.00</u>	

BANK OF AMERICA, N.A.
EAST RETURN ITEMS

Page 01 of 02
Bank : 00493
Center :
Divider: 4,575
Code : 1

H

Deposit Account: 460-953-8160
Charge Account : 460-953-8160
Store/Reference: 00000000000000

TERESA W CHEUNG
13 BRITTANIA CIR
SALEM MA 01970-6848
US

Date of Notice: 09-09-2009

Dear Valued Customer:

The item(s) below, which were deposited to your account, have been returned unpaid. Therefore, we have charged them to your account. Please adjust your records by subtracting the total shown below.

If you have any questions or need additional information, please contact one of our Customer Service Representatives at 1-800-432-1000. Thank you for choosing Bank of America.

Number of Returned Items:	1
Amount of Returned Item(s):	2,160.44
Return Items Fee:	0.00
Total:	2,160.44

SEQUENCE/ DEP DATE	ABA NUMBER/ DEP AMOUNT	MAKER NAME/ CHECK DATE	RETURN REASON/ Additional Data	AMOUNT
2032745102 9/2/2009	0719-7445 2,160.44		Insufficient Funds	2,160.44

Called TBLW:

-ESUM?

Tameka

9:36am 9/17/09

bankruptcy - cf needs to
release funds - then can
reissue check

Sincerely,
Returns & Exceptions

IMPORTANT NEWS ABOUT A NEW FEDERAL LAW AFFECTING YOUR CANCELLED CHECKS: CHECK 21. The Federal Reserve Board provided the following language to help explain your rights under Check 21. This disclosure applies only to accounts held by consumers.

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT
Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we receive your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we receive your claim. We may reverse the refund later (including any interest on the refund) if we are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at the phone number listed on your bank statement, or write to us at:

Bank of America

Attn: Research and Adjustments

PO Box 31590

Tampa, FL 33631-3590

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- . A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- . An estimate of the amount of your loss;
- . An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- . A copy of the substitute check or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, the amount of the check and the date of the check.