


B 10 (Official Form 10) (12/08)

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
<small>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.</small>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): ERNEST J. TEGELER, TRUSTEE - ROSALIND A. LAGOS-TEGELER, TRUSTEE		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: 1916 N. LINDENHOLZ ST. ORANGE, CA 92865		Court Claim Number: _____ <i>(if known)</i>
Telephone number: 714/998-9717		Filed on: _____
CLAIM FILED JACKSONVILLE, FLORIDA OCT 23 2009		
Name and address where payment should be sent (if different from above): SAME		<input type="checkbox"/> 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: _____		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>5941.89</u>		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. Specify the priority of the claim.
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. <input checked="" type="checkbox"/> 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.		
2. Basis for Claim: <u>OVER PAYMENT OF MORTGAGE LOAN PAYOFF</u> <small>(See instruction #2 on reverse side.)</small>		<input type="checkbox"/> 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: <u>LOAN # 2413</u>		<input type="checkbox"/> 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: <u>LOAN # 1400082413</u> <small>(See instruction #3a on reverse side.)</small>		<input type="checkbox"/> 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: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate: % _____ Amount of arrearage and other charges as of the time case filed included in secured claim, If any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		<input type="checkbox"/> 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).
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).
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. <small>(See Instruction 7 and definition of "redacted" on reverse side.)</small> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____
Date: <u>10/21/09</u>		FOR COURT USE ONLY T, B & W Mortgage Corp.  00179
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. ERNEST J. TEGELER, TRUSTEE - ROSALIND A. LAGOS-TEGELER, TRUSTEE <i>Rosalind Lagos Tegeler, Trustee</i>		

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

October 21, 2009

United States Bankruptcy Court
Middle District of Florida, Jacksonville, Div.

Re: Creditor Amount of Claim - ERNEST J. TEGELER, TRUSTEE
ROSALIND A. LAGOS-TEGELER, TRUSTEE

SUBJECT: INSUFFICIENT FUNDS CHECK FROM ESCROW ACCOUNT
LOAN # 1400082413

1. TBW CHECK \$2,572.26
2. RETURNED DEPOSIT FEE 12.00
WAMU DIV OF J.P. MORGAN CHASE
3. WAMU - OVERDRAFT CHARGE 33.00
NON-SUFFICIENT FUNDS CHARGE 33.00
4. BALANCE TRANSFER FROM BOJA CREDIT CARD 2600.00 @ 5.99% interest
5. BALANCE TRANSFER FEE BOJA 104.00
6. PERIODIC FINANCE CHARGE 7.11
7. CHASE CREDIT CARD RETURNED PAYMENT DUE TO INSUFFICIENT FUNDS 500.00
8. RETURNED PAYMENT FEE 39.00
9. CERTIFIED LETTER MAILING COST 09/10/09 7.43
10. APPROXIMATE COST OF OVERNIGHT MAILING OF CREDITOR CLAIM FILING TO TBW, MN ADDRESS 34.09
11. TOTAL AMOUNT OF CLAIM \$5941.89

Subj: **bounced check**
Date: 9/10/2009 2:51:15 PM Pacific Daylight Time
From: DOUGCOBB
To: EJT1RLT2@att.net

Rosalind,

Below is the law regarding a bounced check in California.

The State of California - State and Consumer Services Agency

LEGAL AFFAIRS
400 R Street, Suite 3090
Sacramento, CA 95814-6200

CALIFORNIA'S BAD CHECK LAW

May 1999

A. OVERVIEW OF BAD CHECK LAW

1. [§ 1] Claim for Statutory Penalty

Under California's Bad Check Law #1, a person who has written a check to another person or business can be required to pay the amount of the check and either a statutory service charge or a statutory penalty if the check is returned by the bank due to insufficient funds. The person who wrote the check is called the "drawer" and the person or business who accepted the check is called the "payee."

More particularly, the Bad Check Law states that the drawer must pay to the payee the following amounts:

- (a) *the face amount of the check*, plus a *statutory service charge*; *or*, if the drawer does not pay this total in full, *then*—
- (b) upon the payee's proper written demand for payment, the *face amount of the check*, plus a *statutory service charge*, plus the *costs to mail* the demand for payment; *or*, if the drawer does not pay this total in full within 30 days, *then* —
- (c) if the payee has made a proper written demand for payment, *and* the drawer has not paid to the payee, within 30 days of the demand, the total at (b), *then* —
 - (i) the *face amount of the check*, plus
 - (ii) a *statutory penalty of three times the face amount of the check*, but not less than \$100 nor more than \$1,500. #2

So, you need to mail them a letter demanding that they make good on the check and your bank fees. If they don't pay in 30 days then you can demand the check, fees and \$1,500.00.

FROM: ERNEST TEDELER DATE: 10/22/09
 PHONE: 714/998-9717

ADVANTAGE POSTAL
 1315 N. TUSTIN STREET
 ORANGE, CA 92867
 (714) 288-0288

52784
 Package ID No.

A	TB&W Mortgage	DECLARED VALUE	ZONE FEP	WGT. LTR	<input type="checkbox"/> Del. Conf. <input type="checkbox"/> Ground <input type="checkbox"/> Gnd Trc <input type="checkbox"/> 3 Day <input type="checkbox"/> 2nd Day <input checked="" type="checkbox"/> Next Day <input type="checkbox"/> C.O.D. <input type="checkbox"/> Ins. Over \$100	FRT. 28.50
	c/o BMC Group Claims Processing	PACKED BY: <input type="checkbox"/> CUST <input type="checkbox"/> AGENT		CONTENTS:		INS.
TO:	18750 Lake Drive EAST					OTHER.
	Chanhassen, MN 55317					TOTAL CHARGES.
B		DECLARED VALUE	ZONE	WGT.	<input type="checkbox"/> Del. Conf. <input type="checkbox"/> Ground <input type="checkbox"/> Gnd Trc <input type="checkbox"/> 3 Day <input type="checkbox"/> 2nd Day <input type="checkbox"/> Next Day <input type="checkbox"/> C.O.D. <input type="checkbox"/> Ins. Over \$100	FRT.
		PACKED BY: <input type="checkbox"/> CUST <input type="checkbox"/> AGENT				INS.
TO:	Invoice : Date : 10/22/2009 Shipping : Customer : Weight : 1.0 Special : Phone # : COD : 0.00 Handling : Dept : DV : 0.00 Total :					OTHER.
						TOTAL CHARGES.
C		Svcs: PRIORITY OVERNIGHT TRCK: 7291 4043 3442			<input type="checkbox"/> Del. Conf. <input type="checkbox"/> Ground <input type="checkbox"/> Gnd Trc <input type="checkbox"/> 3 Day <input type="checkbox"/> 2nd Day <input type="checkbox"/> Next Day <input type="checkbox"/> C.O.D. <input type="checkbox"/> Ins. Over \$100	FRT.
		PACKED BY: <input type="checkbox"/> CUST <input type="checkbox"/> AGENT		CONTENTS:		INS.
TO:						OTHER.
						TOTAL CHARGES.
D		DECLARED VALUE	ZONE	WGT.	<input type="checkbox"/> Del. Conf. <input type="checkbox"/> Ground <input type="checkbox"/> Gnd Trc <input type="checkbox"/> 3 Day <input type="checkbox"/> 2nd Day <input type="checkbox"/> Next Day <input type="checkbox"/> C.O.D. <input type="checkbox"/> Ins. Over \$100	FRT.
		PACKED BY: <input type="checkbox"/> CUST <input type="checkbox"/> AGENT		CONTENTS:		INS.
TO:						OTHER.
						TOTAL CHARGES.

Customer (Shipper) agrees only to contact Advantage Postal, hereinafter referred to as Mail Center, on any matters pertaining to this shipment(s) and that only Mail Center will represent the shipper in matters concerning this shipment(s) with the carrier. Customer (Shipper) further agrees to furnish proper documentation as needed and agrees this disposition rendered in the judgement of Mail Center or the carrier. Customer (Shipper) further agrees to pay Mail Center any and all incorrect address or return shipping charges levied by the carrier to Mail Center after delivery of the parcel to its destination or upon return to Mail Center any and all claims must be processed within 90 days or less from the date of this shipment.

ADVANTAGE POSTAL CENTER
 1315 N. TUSTIN
 ORANGE CA 92867

TERMINAL I.D.: 1111
 MERCHANT #: 08270

VISA ITEM #: 001
 *****0625
 SWIPE
 SALE

DATE: OCT 22, 2009 TIME: 12:02
 AUTH NO: 186378

TOTAL \$28.50

*** DUPLICATE ***

X
 I AGREE TO PAY ABOVE TOTAL AMOUNT
 ACCORDING TO CARD ISSUER AGREEMENT
 (MERCHANT AGREEMENT IF CREDIT VOUCHER)

ADVANTAGE
 POSTAL CENTERS

10/22/09 9:08AM
 000000#6174 0001

FED X \$28.50

C/CARD \$28.50

(714) 288-0288
 FAX 288-9002
 THANK YOU



**Taylor, Bean
& Whitaker**

Mortgage Corp.
1417 North Magnolia Ave
Ocala, Florida 34475
Bus. 888-225-2164
Fax 888-329-9270
Web: www.taylorbean.com

Escrow Refund Check

Enclosed please find a check issued in connection with your Taylor, Bean & Whitaker Mortgage Corp. loan. You should have recently received documentation from us notifying you of a forthcoming check from your escrow account and the reason. You may also view the documentation online. Simply log on to your account, select the "See More" option and access 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 Relations Department at 1-888-225-2164, Monday-Friday 9:00am – 8:00pm or Saturday 8:00am – 5:00pm EST.

We appreciate your business,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

Enc. (1)

Payee Disbursement Voucher

Loan # Pol/Tax #
7114970

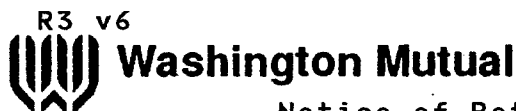
Loan Name
Ernest J Tegeler

Date Paid
08/13/09

Amount
-2,572.26

Check Number
399044

Payee Disbursement Total: -2,572.26



Notice of Returned Deposited Check

08-31-09

IMPORTANT ACCOUNT INFORMATION

We want to let you know that a check deposited in, or cashed against, your account was returned unpaid. The check amount, along with a Returned Deposited Item Fee, was withdrawn from your account on the date listed above. Unfortunately, your account is overdrawn. Please make a deposit to restore a positive balance. If you have any questions, please call us at 1-800-788-7000.

Account Number:
429-483290-6

Reason for return: NON SUFFICIENT FUNDS

Amount: 2,572.26
Fee: 12.00
Total: 2,584.26

ERNEST J TEGELER TRUSTEE
ROSALIND A LAGOS TEGELER TRUSTEE
1916 N LINDENHOLZ ST
ORANGE CA 92865-4516

00002
FL070005 000550347973

122000166
08/31/2009
6629237628

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

RETURN REASON-X
REFER TO IMAGE

08/26/2009 005340072429

TAYLOR, BEAN & WHITAKER Mortgage Corporation
315 NE 14th Street
Ocala, Florida 34470
Ernest Disbursement Clearing Account

Platinum Community Bank NO. 399044

CHECK NO. 399044

Returned: Yes/No

Two Thousand Five Hundred Seventy Two and 28/100

540178389 08-25-09 4957 07
August 13, 2009 \$2,572.26

ERNEST J TEGELER & ROSALIND A LAGOS-TEGELER
1916 NORTH LINDENHOLZ STREET
ORANGE CA 92865

310207936 08-27-09 101 4795 01

122000166 08/31/2009 6629237628

00002 FL070005 000550347973

399044

071974453

0000904015

0000257226

September 10, 2009

1916 N. Lindenbaldy St.
Orange, CA 92865

Taylor, Bean & Whitaker
Mortgage Corp.
1417 North Magnolia Ave.
Ocala, Florida 34475

Attention: Customer Relations

Ref: Returned Check
Acct No. 7114970

To Whom It May Concern:

You issued us a check number 399044 dated 08-23-09, received and deposited on 08-25-09 into our checking account. As you know the check was returned for insufficient funds.

As a result, several checks I wrote against your check also bounced and I incurred fees from my bank in the amount of \$45.00. In order to cover these checks I took a \$2600 advance next from a credit card with a transaction fee of \$104 at 4% interest. Total fees amounted to \$149.

This letter is to make a formal demand of payment in the amount of \$149 as compensation for the bank fees and the original check issued from the escrow account in the amount of \$2572.26.

As you may be aware, California Law states that if you do not make good on the above, you are liable for the above as well as 3 times

the value of the check not to exceed \$1500.

Please remit as soon as possible the amount of \$2721.26 so as to avoid any collection action against your company.

Sincerely,

Ernest J. Tegeler

ERNEST J. TEGELER

and

Rosalind A. Lagos-Tegeler

ROSALIND A. LAGOS-TEGELER

ENCL. 1 BAD CHECK LAW

October 21, 2009

United States Bankruptcy Court
Middle District of Florida, Jacksonville, Div.

Re: Creditor's Request of Claims - ERNEST J. TEGELER, TRUSTEE
ROSALINDA A. LAGOS-TEGELER, TRUSTEE

SUBJECT: INSUFFICIENT FUNDS CHECK from ESCROW ACCOUNT
LOAN # 1400082413

1. TBW CHECK \$2,572.26
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WAMU DIV of J.P. MORGAN CHASE
3. WAMU - OVERDRAFT CHARGE 33.00
Non-SUFFICIENT FUNDS CHARGE 33.00
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5. BALANCE TRANSFER FEE BOJA 104.00
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09/10/09
10. APPROXIMATE COST of OVERNIGHT
MAILING of CREDITOR CLAIM
FILING TO TBW, MN ADDRESS 34.09
11. TOTAL AMOUNT of CLAIM \$5941.89

OLIVE STATION
ORANGE, California
928579998
0569390303 -0097
09/10/2009 (800)275-8777 04:16:55 PM

Product Description	Sales Receipt		Final Price
	Sale Qty	Unit Price	
OCALA FL 34475 Zone-8 First-Class Letter 0.50 oz. Return Rcpt (Green Card) Certified Label #:			\$0.44 \$2.30 \$2.80 70090820000182881370
Issue PVI:			=====
Bubble Mlr 10x16 - RP	1	\$1.89	\$1.89
Total:			=====

Paid by:
Visa \$7.43
Account #: XXXXXXXXXXXX0625
Approval #: 77495B
Transaction #: 645
23 903500700

Order stamps at USPS.com/shop or call
1-800-Stamp24. Go to USPS.com/clicknship
to print shipping labels with postage.
For other information call 1-800-ASK-USPS.

Bill#: 1000303411374
Clerk: 04

All sales final on stamps and postage
Refunds for guaranteed services only
Thank you for your business

PICK UP A FREE
RECYCLING ENVELOPE
Take an envelope to recycle your inkjet
cartridge, cell phone or small electronics
free of charge!

HELP US SERVE YOU BETTER

Go to: <http://gx.gallup.com/pos>

TELL US ABOUT YOUR RECENT
POSTAL EXPERIENCE

YOUR OPINION COUNTS

Customer Copy

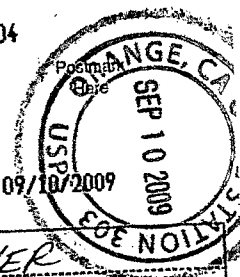
U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

7009 0820 0001 8288 1370

OCALA FL 34475
OFFICIAL USE

Postage	\$ 0.44	0303
Certified Fee	\$ 2.80	04
Return Receipt Fee (Endorsement Required)	\$ 2.30	
Restricted Delivery Fee (Endorsement Required)	\$ 0.00	
Total Postage & Fees	\$ 5.54	



Sent To: TAYLOR BEAN + WHITAKER
 Street, Apt. No., or PO Box No. 1417 NORTH MAGNOLIA AVE
 City, State, ZIP+4 OCALA, FLORIDA 34475

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
TAYLOR BEAN + WHITAKER
1417 NORTH MAGNOLIA AVE.
OCALA, FLORIDA 34475

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent
 Addressee

B. Received by (Printed Name) Roban Maitland

C. Date of Delivery

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number (Transfer from service label) 7009 0820 0001 8288 1370

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

August 20, 2009

Ernest J Tegeler & Rosalind A Lagos-Tege
1916 North Lindenholz Street
Orange, CA 92865

Re: Paid in Full - Original Note
Loan Number: 7114970
Property Address: 1916 North Lindenholz Street

Dear Ernest J Tegeler & Rosalind A Lagos-Tege:

It has been our pleasure servicing your loan, we have enclosed the Original Note for the above referenced loan. Taylor, Bean & Whitaker has forwarded the satisfaction of Mortgage/Security Deed/Deed of Trust to the Clerk of the Court for release of the lien of record.

Once the document has been returned from the Court, it will be mailed directly to you.

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 Relations Department at 1-888-225-2164.

Sincerely,

A handwritten signature in black ink that reads 'Marisol Silva'.

Marisol Silva
Manager - Release & Reconveyance
Taylor, Bean & Whitaker Mortgage Corp.

enclosure

W JUL 24 2009

MIN: 100256014000824136

NOTE

Loan Number: 1400082413

7114970
Tegeler

Paid In Full

FHA CASE NO
048-5104256-703

JANUARY 8, 2009
(Date)

HENDERSON
(City)

NEVADA
(State)

1916 NORTH LINDENHOLZ STREET, ORANGE, CALIFORNIA 92865
(Property Address)

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns.
"Lender" means MERIDIAS CAPITAL INC, A NEVADA CORPORATION
and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of FOUR HUNDRED NINETY SIX THOUSAND FIVE HUNDRED FORTY AND 00/100 Dollars (U.S.\$ 496,540.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of FIVE AND 000/1000 percent (5.000 %) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on MARCH 1, 2009 . Any principal and interest remaining on the first day of FEBRUARY, 2039 , will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at PO BOX 241597, CHARLOTTE, NORTH CAROLINA 28224 1597

or at such other place as Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$ 2,665.53
This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for Payment Adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. (Check applicable box.)

- Growing Equity Allonge
- Other (specify)

Graduated Payment Allonge





Deposit accounts now held by JPMorgan Chase Bank, N. A.

YOUR WAMU FREE CHECKING STATEMENT

P.O. BOX 640022
DALLAS, TX 75266-0022

This Statement Covers

From: 08/20/09
Through: 09/18/09

ERNEST J TEGELER TRUSTEE
ROSALIND A LAGOS TEGELER TRUSTEE
THE TEGELER FAMILY TRUST DTD 06-13-2001
AS AMENDED & RESTATED ON 11-28-2006
1916 N LINDENHOLZ ST
ORANGE CA 92865-4516

Need assistance?
To reach us anytime
call 1-800-788-7000
or visit us at wamu.com



Your WaMu Free Checking Detail Information

ERNEST J TEGELER TRUSTEE
ROSALIND A LAGOS TEGELER TRUSTEE
THE TEGELER FAMILY TRUST DTD 06-13-2001
AS AMENDED & RESTATED ON 11-28-2006

Account Number: 429-483290-6
Washington Mutual Bank, FA

After October 22, 2009 any fees for using non-Chase/WaMu ATMs will be subtracted from your account on the same day you use the non-Chase/WaMu ATM. Fees incurred on or before October 21 will be posted to your account on October 21, rather than the date of your next statement.

Your Account at a Glance

Table with 2 columns: Description, Amount. Rows include Beginning Balance (\$1,277.30), Checks Paid (-\$1,118.96), Other Withdrawals (-\$2,584.26), Deposits (+\$2,599.50), and Ending Balance (\$173.58).

Table with 2 columns: Description, Amount. Rows include Next Anniversary Date (07/10/2010), Available OD/NSF Fee Waivers (2), WaMu Debit Rewards (This statement period: \$0.00, Total since anniversary date: \$0.00).

Table with 4 columns: Date, Description, Withdrawals (-), Deposits (+). Rows show transactions from 08/25 to 09/01, including Customer Deposit, Returned Deposited Item, and Transfer Deposit.

Checks Paid

*Indicates check out of sequence

Table with 6 columns: Check Number, Date, Amount Paid, Check Number, Date, Amount Paid. Rows show checks 551, 566*, and 567.





WaMu[®]

, a division of JPMorgan Chase, N.A.

IP Exceptions
P.O. Box 659667 SATX3A3A
San Antonio, TX 78265-9667

Date 08/31/09

in2

ERNEST J TEGELER TRUSTEE
ROSALIND A LAGOS TEGELER TRUSTEE
1916 N LINDENHOLZ ST
ORANGE CA 92865-4516

Notice of Returned Deposited Check

Account Number: 000004294832906
Debit Amount of Checks: \$ 2,572.26
Number of Checks Charged: 1
Returned Deposited Item Fees: \$ 12.00

Dear Valued Customer:

We are writing to let you know that one or more checks previously deposited in, or cashed against, your account have been returned unpaid. The total amount of these checks (listed below), along with the corresponding Returned Deposited Item Fee, was withdrawn from your account on 08/31/09. Unfortunately, your account is overdrawn. Please make a deposit to restore a positive balance.

If you have any questions regarding these returned checks, please call us at 1-800-788-7000. We're here 24 hours a day, seven days a week, and our goal is to provide you with the best customer service possible. Thank you for banking with Washington Mutual.

Sincerely,
Washington Mutual, a division of JPMorgan Chase Bank, N.A.

<u>Sequence</u>	<u>Amount</u>	<u>Reason for Return</u>	<u>Fee</u>
000550347973	\$ 2,572.26	NON SUFFICIENT FUNDS	\$ 12.00





Deposit accounts now held by JPMorgan Chase Bank, N.A.

YOUR WAMU FREE CHECKING STATEMENT

P.O. BOX 660022
DALLAS, TX 75266-0022

This Statement Covers

From: 08/13/09
Through: 09/11/09

ERNEST J TEGELER TRUSTEE
ROSALIND A LAGOS TEGELER TRUSTEE
THE TEGELER FAMILY TRUST DTD 06-13-2001
AS AMENDED & RESTATED ON 11-28-2006
1916 N LINDENHOLZ ST
ORANGE CA 92865-4516

Need assistance?
To reach us anytime
call 1-800-788-7000
or visit us at wamu.com



Your WaMu Free Checking Detail Information

ERNEST J TEGELER TRUSTEE
ROSALIND A LAGOS TEGELER TRUSTEE
THE TEGELER FAMILY TRUST DTD 06-13-2001
AS AMENDED & RESTATED ON 11-28-2006

Account Number: 486-472334-5
Washington Mutual Bank, FA

After October 22, 2009 any fees for using non-Chase/WaMu ATMs will be subtracted from your account on the same day you use the non-Chase/WaMu ATM. Fees incurred on or before October 21 will be posted to your account on October 21, rather than the date of your next statement.

Your Account at a Glance

Table with 2 columns: Description and Amount. Rows include Beginning Balance (\$2,442.22), Checks Paid (-\$4,494.45), Other Withdrawals (-\$3,586.42), Deposits (+\$9,612.48), Ending Balance (\$3,973.83), Next Anniversary Date (07/10/2010), Available OD/NSF Fee Waivers (1), WaMu Debit Rewards (This statement period: \$0.00, Total since anniversary date: \$0.00).

Main transaction table with columns: Date, Description, Withdrawals (-), Deposits (+). Includes transactions like SO CAL EDISON MAILED PMT 3263, CHASE CHECK PYMT 3266, LSW LS PAYMENT 5347694, PUBLISHERS CLEAR BILL PYMNT 3265, Customer Deposit, JCPENNEY/GEMB CHECKPAYMT 3279, INTEREST TRANSFER FROM 009400011000802, VZ WIRELESS ARC ARC 3284, SOCALGAS ARC PYMT 3283, Transfer Withdrawal, FIDELITY INVESTM PENSION XXXXX0091, US TREASURY 303 SOC SEC, PENNSYLVANIA LIF PAYMENT XXXXX4194.



This Statement Covers
Account Number: 486-472334-5

From: 08/13/09
 Through: 09/11/09

Date	Description	Withdrawals (-)	Deposits (+)
09/08	SUN LIFE - AMP SUN LIFE 6770052535 04	\$180.50 ✓	
09/08	CHASE CHECK PYMT 3301	\$12.10 ✓	
09/10	FIA CSNA DIRECT DEP ROSALIND LAGOS		\$2,600.00 ✓*
09/11	Customer Deposit		\$521.62
09/11	READERS DIGEST 8004638820 3299	\$30.42 ✓	

Checks Paid						*Indicates check out of sequence
Check Number	Date	Amount Paid	Check Number	Date	Amount Paid	
3247	08/13	\$40.00	3282	08/25	\$36.96	
3256*	08/13	\$20.00	3285*	09/08	\$15.00	
3259*	08/17	\$10.00	3287*	09/01	\$200.00	
3260	08/17	\$15.00	3288	09/01	\$58.00	
3261	08/13	\$15.00	3290*	09/08	\$20.00	
3268*	08/25	\$25.00	3291	09/03	\$20.00	
3269	08/19	\$20.00	3292	09/02	\$15.00	
3270	08/20	\$39.00	3293	09/03	\$9.99	
3271	08/14	\$265.00	3294	09/01	\$40.00	
3272	08/20	\$87.91	3295	09/02	\$80.00	
3273	08/18	\$15.00	3296	09/04	\$10.00	
3274	08/18	\$15.00	3297	09/01	\$12.00	
3275	08/18	\$12.00	3298	09/01	\$15.00	
3276	08/19	\$48.00	3300*	09/11	\$89.95	
3277	08/21	\$16.95	3306*	09/08	\$1,900.00	
3278	08/31	\$66.90	3307	09/08	\$1,110.13	
3280*	08/21	\$126.66	3308	09/11	\$15.00	
3281	08/24	\$10.00				

Calendar Year-To-Date Overdraft/Non-Sufficient Funds Charges

(excluding any charges which have been waived or refunded):

Overdraft charges \$33.00 *

Non-Sufficient Funds charges \$33.00

As of the statement end date, the fee for any Non-Sufficient Funds transaction, whether paid or returned, was \$33.00 per transaction.



Interval International



Prepared for: **ROSALIND LAGOS TEGELER**
 Account Number: 4264 2949 2506 **6419**

September 2009 Statement
 Credit Line: **\$10,000.00**
 Cash or Credit Available: **\$7,149.64**

For Information on Your Account Visit:
www.bankofamerica.com
 Call toll-free 1-800-789-6685
 TDD hearing-impaired 1-800-346-3178
Mail Payments to:
 BANK OF AMERICA
 P.O. BOX 851001
 DALLAS, TX 75285-1001
Mail Billing Inquiries to:
 BANK OF AMERICA
 P.O. BOX 15026
 WILMINGTON, DE 19850-5026

Summary of Transactions		Billing Cycle and Payment Information	
Previous Balance	\$139.25	Days in Billing Cycle	33
Payments and Credits	\$139.25	Closing Date	09/24/09
Balance Transfers	\$2,600.00	Payment Due Date	10/21/09
Purchases and Adjustments	\$139.25	Current Payment Due	\$35.00
Periodic Rate Finance Charges	\$7.11	Past Due Amount	\$0.00
Transaction Fee Finance Charges	\$104.00	Total Minimum Payment Due	\$35.00
New Balance Total	\$2,850.36		

Payments and Credits	Promotional Offer ID	Posting Date	Transaction Date	Reference Number	Account Number	Amount
PAYMENT - THANK YOU		09/14				139.25 CR
Balance Transfers						
BALANCE TRANSFER ROSALIND LAGOS TEGELER	BM7G-QZC3V	09/09	09/09			2,600.00
BALANCE TRANSFER TRANSACTION FEE	BM7G-QZC3V	09/09	09/09			104.00
Purchases and Adjustments						
AUTOPAY/DISH NTWK 800-333-3474 CO P0827E0062100		08/29	08/27	3849	6419	91.31
WWW.EARTHLINK.NET 800-719-4660 GA 363073985		09/08	09/07	0270	6419	3.95
ADT SECURITY SERVICES 800-238-2455 CO 4022338507576570		09/19	09/18	3877	6419	43.99

WORLDPOINTS
 139 MONTHLY EARNINGS
 0 BONUS POINTS THIS MONTH
 6,970 POINTS AVAILABLE

Important Information About Your Account

EXCHANGE THROUGH INTERVAL INTERNATIONAL IS THE ECONOMICAL WAY TO SEE THE WORLD. FOR A SMALL EXCHANGE FEE, YOU CAN TRADE YOUR WEEK FOR A WHOLE NEW VACATION EXPERIENCE, AND SAMPLE A NEW CLIMATE, A NEW CUISINE, A NEW ADVENTURE. WHEN YOU BOOK ONLINE AT INTERVALWORLD.COM, THE EXCHANGE FEE IS \$10 LESS; SIGN IN TODAY!

START MANAGING YOUR ACCOUNT THE FAST, EASY WAY AND SIGN-UP FOR ONLINE BANKING AT BANKOFAMERICA.COM. ONCE ENROLLED - GO GREEN WITH PAPERLESS STATEMENTS.

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1.866.297.9258 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.



Statement Date:
09/05/09 - 10/04/09



Manage your account online:
www.chase.com/creditcards

Minimum Payment: **\$34.00**
Payment Due Date: **10/29/09**

Minimum Payment Due for Credit Access Line **\$34.00**
Total Minimum Payment Due **\$34.00**

Additional contact information
conveniently located on reverse side

ACCOUNT SUMMARY

Account Number: 4417 1230 1197 3772

Previous Balance	\$1,513.14	Credit Access Line	\$26,000
Payment, Credits	-\$1,000.00	Available Credit	\$24,508
Purchases, Cash, Debits	+\$946.71	Cash Access Line	\$5,200
Finance Charges	+\$31.65	Available for Cash	\$5,200
New Balance	\$1,491.50		

SOUTHWEST AIRLINES RAPID REWARDS VISA CARD SUMMARY

Reward dollars earned from previous statement	\$493.00	For more information on the Southwest Airlines Rapid Rewards program, log on to southwest.com or call 1-800-445-5764.
Reward Dollars Earned for Purchases	\$8.00	Southwest will issue a roundtrip Award for every 16 credits you earn in a twenty-four month period.
Total reward dollars	\$501.00	
Remaining rewards balance	\$501.00	
Flight credits transferred	\$0.00	
Year to date Reward Dollars earned	\$6,372.00	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement. Watch your Reward Dollars add up every time you use your card! You can now use your Rapid Rewards Visa card for your in-flight purchases when you fly Southwest Airlines. Add authorized users to your account or sign up to have your monthly bills charged to your card - and you can earn more Reward Dollars!

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/24	Payment Thank You Electronic Chk	-500.00
09/29	Payment - Thank You	-500.00
09/18	CHASE *FRAUD DETECTOR 800-621-0361 DE	7.99
09/24	Returned Payment	500.00
09/29	RETURNED PAYMENT FEE	39.00
09/30	85853 CHECK TO JOHN HANCOCK LIFE INS CO	386.56
10/02	TRANSACTION FEE	11.60
10/04	PAYMENT PROTECTOR 1-888-314-4371	13.16

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee / Service Charge	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .04655%	16.99%	\$1,495.63	\$20.05	\$0.00	\$0.00	\$20.05
Cash advances	V .05271%	19.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04655%	16.99%	\$0.00	\$0.00	\$11.60	\$0.00	\$11.60
Promotional summary	.00000%	0.00%	\$64.42	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$31.65

Effective Annual Percentage Rate (APR): 20.49%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.



PO BOX 660022
DALLAS, TX 75266-0022

September 28, 2009

IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED, THIS IS FOR INFORMATIONAL PURPOSES AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Account Number: XXX-XXXX334-5

ERNEST J TEGELER TRUSTEE
ROSALIND A LAGOS TEGELER TRUSTEE
1916 N LINDENHOLZ ST
ORANGE CA 92865-4516

41888
0288



We understand. These things happen. But we need your immediate attention.

You've had one (or more) non-sufficient funds (NSF) transaction that couldn't be covered by the available balance in your account at the time it was processed. The fee for any overdraft or NSF transaction was \$33.00 each as of the date of the transaction. The fees charged here total \$0.00. This chart details each NSF transaction, if we paid it or not, and the fee we charged.

NSF Transaction	Amount	Action	Fee	Date
CHASE CHECK PYMT 3328	\$500.00	Returned	\$0.00	9/25/09

At the time we created this notice (which is later than when these transactions were processed), your available balance was \$356.31. You must immediately make a deposit to cover any negative balance. In addition to any other rights we may have, we may suspend your account if it is not brought to a positive balance in 10 days of first becoming overdrawn. We also may report information about negative activity on your account to credit bureaus, which may be reflected on your credit report.

Monitoring your account balance and transactions, and keeping a sufficient balance to cover your transactions, are the best ways to avoid NSF situations. You can check your available balance at WaMu ATMs (if applicable) or branches, online, or by phone. If you find these happen more often than you'd like, you might be interested in other great tips on managing your account or OD/NSF transaction protection products that might be available for your account.

For more account information, call us at (800) 788-7000 (TDD 800-841-1743), stop by a branch, or visit wamu.com today.

Sincerely,

Washington Mutual, a division of JPMorgan Chase Bank, N.A.