


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
<i>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.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Victor Chung		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where notices should be sent: 51 Dell Ave Melrose, MA 02176 Telephone number: (617) 519-1595		
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> CLAIM FILED JACKSONVILLE, FLORIDA NOV 02 2009 </div>		
Name and address where payment should be sent (if different from above): CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA Telephone number:		<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. <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>3,446.61</u> 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 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.		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. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <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). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <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). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____ <i>*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.</i>
2. Basis for Claim: <u>Escrow refund</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>9572</u> 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
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 time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
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:		
Date: <u>10/30/2009</u> 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. <div style="font-family: cursive; font-size: 1.5em; margin-left: 50px;">Victor Chung</div>		FOR COURT USE ONLY T, B & W Mortgage Corp.  00216



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 06, 2009

Maggy N Chung & Victor W Chung
51 Dell Avenue
Melrose, MA 02176

Re: Paid In Full
Loan Number: [REDACTED] 9572
Property Address: 51 Dell Avenue

Dear Maggy N Chung & Victor W Chung:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 08/05/2009. 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.

Taylor, Bean and Whitaker Mortgage Corp.
 1417 N. Magnolia Avenue
 Ocala, FL 34475-9078
 (888)225-2164

Property Address:
 51 Dell Avenue
 Melrose MA 02176

MAGGY N CHUNG & VICTOR W CHUNG
 51 DELL AVENUE
 MELROSE MA 02176

Starting Balances	
Principal:	299,250.00
Tax & Insurance:	694.64
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	3,446.61
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

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	10/01/07	3,000.82	1,683.28	257.65	541.89	.00	.00	.00	.00	.00	298,474.35
	09/17/07			518.00			.00			.00	1,236.53
DIS	11/01/07	-194.51	.00	.00	-194.51	.00	.00	.00	.00	.00	298,474.35
	09/24/07			.00			.00			.00	1,042.02
ITI	09/30/07	2.49	.00	.00	2.49	.00	.00	.00	.00	.00	298,474.35
	10/01/07			.00			.00			.00	1,044.51
DIS	11/01/07	-861.11	.00	.00	-861.11	.00	.00	.00	.00	.00	298,474.35
	10/16/07			.00			.00			.00	183.40
DIS	11/01/07	-194.51	.00	.00	-194.51	.00	.00	.00	.00	.00	298,474.35
	10/25/07			.00			.00			.00	-11.11
REG	11/01/07	3,000.82	1,678.92	262.01	541.89	.00	.00	.00	.00	.00	297,694.34
	10/26/07			518.00			.00			.00	530.78
REG	12/01/07	3,000.82	1,674.53	266.40	541.89	.00	.00	.00	.00	.00	296,909.94
	11/27/07			518.00			.00			.00	1,072.67
DIS	01/01/08	-194.51	.00	.00	-194.51	.00	.00	.00	.00	.00	296,909.94
	11/27/07			.00			.00			.00	878.16
DIS	01/01/08	-194.51	.00	.00	-194.51	.00	.00	.00	.00	.00	296,909.94
	12/21/07			.00			.00			.00	683.65
REG	01/01/08	3,000.82	1,670.12	270.81	541.89	.00	.00	.00	.00	.00	296,121.13
	12/26/07			518.00			.00			.00	1,225.54
ITI	12/31/07	4.34	.00	.00	4.34	.00	.00	.00	.00	.00	296,121.13
	12/28/07			.00			.00			.00	1,229.88
DIS	02/01/08	-932.33	.00	.00	-932.33	.00	.00	.00	.00	.00	296,121.13
	01/09/08			.00			.00			.00	297.55
DIS	02/01/08	-194.51	.00	.00	-194.51	.00	.00	.00	.00	.00	296,121.13
	01/25/08			.00			.00			.00	103.04
REG	02/01/08	3,000.82	1,665.68	275.25	541.89	.00	.00	.00	.00	.00	295,327.88
	02/04/08			518.00			.00			.00	644.93