


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): Name and address where notices should be sent: Vacant Property Security 329 West 18th Street Suite 714 Chicago, IL 60616 Telephone number: (312) 243-0374		<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 payment should be sent (if different from above): CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA Telephone number:		
1. Amount of Claim as of Date Case Filed: \$ <u>14,411.78</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.		<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. 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>Goods and Services</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>Y901</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: 11/13/2009	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. Jayne Giordano / Jayne Giordano Credit Mgr.	
		FOR COURT USE ONLY I, B & W Mortgage Corp.  00287

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

Mail original claim and copies of supporting documentation to:

If by regular mail

TB&W Mortgage
c/o BMC Group, Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

If by messenger or overnight courier

TB&W Mortgage
c/o BMC Group, Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Once filed, a "Filed" stamped copy of the claim will be returned to the claimant within three (3) business days of docketing **if** the claimant encloses a stamped, self-addressed envelope with a copy of the proof of claim.



Safety first - security second to none

Rental Agreement - REO

TAY901
ATJP-R525

DUPLICATE

Lessee's Name: Dave Gibas
 Company Name: Taylor, Bean & Whitaker
 Lessee's Address: 315 NE 14th Street
Ocala, FL 60616
 Property Loan #: _____
 Site Address: 1225 Fulton Avenue
Birmingham, AL

Prepared By: Jeanette Pipkin
 Date: November 10, 2008
 Phone: (352) 671-0439
 Fax: _____
 Mobile: _____
 Email: jegzio@taylorbean.com

No. of Doors: 2
 No. of Window Screens: 17

Monthly Fee: _____
 1 to 3 Months - \$372.00
 4 to 6 Months - \$311.00
 7 to 9 Months - \$290.00
 10 Plus Months - \$269.00

Duration: Monthly billing
 Installation Fee: \$780.00

The above is an estimate of the equipment that will be needed. The minimum order is \$125. If Lessee (or Authorized Agent) is not onsite at time of install, Lessee (or Authorized Agent) agrees to any and all changes as documented on VPS work order. See attached list for additional service charges and rates. If Lessee (or Authorized Agent) does not contact VPS in writing, this rental will automatically renew at the standard monthly rate (\$18 per screen & \$33 per door) until such notification is received. Amounts do not include applicable sales tax which will be added to the initial and subsequent invoices. It is the Lessee's responsibility to provide VPS with written documentation of Tax Exempt Status.

Installation charge is \$40/screen & \$50/door. For 1 to 3 months, the Door Rental is \$33 & the Screen Rental is \$18 per month. For the next 3 months (4 to 6) the rates decrease to \$28 & \$15 per month. In months 7 through 9, the monthly fees are \$26 & \$14. For rentals extending past this period, the monthly rentals are \$24 per door and \$13 per screen. Any additional equipment installed will be charged at these same rates and terms.

Notes & Comments

Code Door on Front. Customer authorizes VPS to drill pilot holes in glass block mortar and stationary window areas to secure openings. Code door front. Key door on rear door. Secure all accessible openings. There will be an additional \$100.00 service charge to secure in this area.

Credit Card Information

Card Number: _____	V Code: _____
Credit Card _____	Exp: _____
Billing Address: _____	Type: _____
Name on Card: _____	Signature: _____

Accounts Payable Information

Name: _____ Phone #: _____ Email: _____

Lessee's or Authorized Agent's Information

If Authorized Agent, please provide the following contact information.

Company Name: _____ Phone: _____
 Address: _____ Mobile: _____

Lessee and/or cardholder is required to provide VPS with a credit card to guarantee the payment of all amounts that may be owed to VPS for the leased equipment. Lessee and/or cardholder hereby authorizes VPS to charge all such amounts to Lessee's and/or cardholder credit card as and when such amounts become due. Lessee and/or cardholder acknowledges that such amounts may include without limitation the initial minimum rental, all subsequent rental charges which are due as set out above in advance and any damage and/or replacement charges for the leased equipment. Signatory of this agreement does also personally guarantee this account and payment of any sums due by the above named company originating from this rental agreement. Lessee's and/or cardholder's authorization here above shall remain in full force and effect until the leased equipment is returned and VPS receives all amounts owed to it by the Lessee.

By signing this agreement, and being a duly authorized signatory for the Lessee, I understand and accept this proposal and explicitly agree to be bound by VPS's full terms and conditions hereafter described and attached for this and every order that I place with VPS.

Print Name: Joe Egizio Title: REO Field Director
 Signature: Joe Egizio Date: 11-10-08

Vacant Property Security _____

REO Division: 5220 McKinney Ave · Suite 302 · Dallas, Texas 75205
 Cell. 469.231.4666 · Fax 888.252.5976 · jeanette.pipkin@vpsecurity.com · www.vacantpropertysecurity.com

VACANT PROPERTY SECURITY, INC.
TERMS AND CONDITIONS OF LEASING EQUIPMENT

DUPLICATE

Definitions

The "Company" means Vacant Property Security, Inc.
"Leased Equipment" means the security doors, screens and materials to be supplied on rental. The "Lessee" means the person, firm or company to be supplied with the goods by the Company. Vacant Property Security, Inc. (the "Company") is leasing certain equipment ("Leased Equipment") to you (the "Lessee"), upon the terms and conditions contained herein.

1. **Official Orders.** The lease of Leased Equipment commences upon receipt by the Company of a written or verbal order from the proposed Lessee. All replacement or additions to Leased Equipment shall also be subject to the terms and conditions set forth herein without the need for a written order unless requested by the Company. Lessee's request to remove Leased Equipment from Lessee's site or terminate rental agreement may be done by a verbal request by lessee and written confirmation must be received within 3 days of the request to be considered valid.

2. **Term.** The lease shall remain in effect until the later of (a) the date specified on the written order; of (b) the date the Leased Equipment is returned to the Company or (c) if the Lessee fails to pay any amounts due for the Leased Equipment the date the leased Equipment is removed by the Company. The expiration or termination of the lease shall not affect Lessee's obligations hereunder.

3. **Rental and Installation Charges.** Lessee shall pay the rental and installation charges for the Equipment in the amounts and on the dates set forth in the order attached hereto or supplied to Lessee. Rental rates are available from the Company's business office and are deemed to have been accepted by the Lessee upon commencement of the Lease. Installation charges including minimum costs are based on the number of visits made; if the installation cannot be performed due to means beyond the Company's control, an installation charge for the visit will still be assessed. Short Term Rental equipment "STS" is charged on terms agreed to in writing by the Company. Rents are charged as set forth in the company's schedule of rates. Long Term Rental Equipment "LTS" is charged on an initial minimum 12 month rental period inclusive of installation and removal charges and is due at the commencement of the rental period, and thereafter in increments of 12 months or such other time as agreed in writing between the parties and will be invoiced and due at the commencement of each period. Charges for LTS and STS are levied per dwelling or apartment, where more than one separate entrance is situated in a building, then charges are levied on the individual apartments thereon. For whatever reason when the equipment is removed from the site any unexpired rental periods are non-refundable, and the rental contract is deemed to be terminated. The Company accepts no responsibility for inaccuracies or misunderstandings arising through orders, instructions or information given to them by telephone by the Lessee, its employees or agents. All orders must be confirmed in writing on a company order form. Where the Lessee does not have an agreed credit account with the Company and fails to pay in advance for any period of rental or whose check or credit card offered for such payment is rejected then the Company may recover the Leased Equipment without any notice being given at the end of the period that the equipment has been leased and paid for. The Company shall have the right, using all reasonable means to enter any premises on which the goods may be located and retake possession of the Leased Equipment thereof without any liability to the Company for such forcible entry or for damage to property resulting at the time or thereafter from the removal of Leased Equipment.

4. **Security Deposit.** The Company may demand a security deposit from the Lessee in any case where the Lessee does not have an existing credit account with the Company. Such deposit will be held as security against the return of the Leased Equipment in substantially the same condition as delivered to Lessee minus normal wear and tear, and, unless the Company so agrees, no part of the deposit will be available to satisfy the amounts due under the lease. At the termination of the lease the Company will refund the deposit less any amounts owed by the Lessee under this Lease including amounts to repair or replace Leased Equipment damaged or lost due to the negligent or reckless act of the Lessee. Lessee is required to obtain a printed receipt from the company for the amount deposited, as no deposit will be refunded nor mistakes rectified except upon the production of such a receipt. All correspondence dealing with the refund of deposits is to be made to the Company's business office. The Company reserves the right to apply any deposits it received towards or in payment of any unpaid balance due to them on any account from the same lessee.

5. **Payment Terms.** Time for payment shall be the essence of this agreement. All prices quoted are net. Unless otherwise agreed in writing with the Company, all invoices are due for payment on the day which is the earliest of a) the commencement of the hire period that the invoice relates to, b) 7 days after the invoice issue date. In the event that any payment becomes overdue any and all other invoices submitted by the Company to the lessee shall immediately become due and payable. Without prejudice to any other rights of the Company if the Lessee fails to pay the invoice price in full by the due date he shall pay interest on any overdue amount from the date on which payment was due to that on which it is made (whether before or after judgment to accrue on a daily basis at a rate of 4%pa over the Federal Reserve Bank subject to a minimum of 14% p.a.) and shall reimburse the Company all costs and expenses (including but not limited to legal costs) incurred in the collection of any overdue amount. If a check is returned to the Company by the Lessee's bank for non-sufficient funds a charge of \$25 will be made.

6. **Inspection and Warranties.** The Company will take reasonable steps to ensure that the Leased Equipment is in working condition as of the date of its delivery to the Lessee. Nevertheless, the Lessee is responsible for inspecting the Leased Equipment and satisfying itself as to its fitness for the particular purpose in which it is employed. **THE COMPANY MAKES NO WARRANTIES, EITHER EXPRESS OR IMPLIED AS TO THE MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE OF THE LEASED EQUIPMENT OTHER THAN THOSE CONTAINED HEREIN AND LESSEE AGREES THAT COMPANY'S LIABILITY FOR ANY FAILURE OF THE LEASED EQUIPMENT, RESULTING IN LOSS DAMAGE OR INJURY DIRECT OR INDIRECT FROM DEFECTIVE MATERIAL FAULTY WORKMANSHIP OR OTHERWISE HOWSOEVER ARISING AND WHETHER OR NOT CAUSED BY NEGLIGENCE SHALL BE LIMITED TO AND NOT EXCEED ONE MONTHS RENTAL FOR ALL SAID LEASED EQUIPMENT, SPECIFIC TO SAME AGREEMENT AND IN NO EVENT HOWSOEVER CAUSED SHALL EXCEED THIS.**

7. **Insurance and Risk of Leased Equipment.** The Lessee is responsible for the safe custody of all Leased Equipment and shall insure and keep the same insured against all risks. The Lessee must inform the Company of any shortages in quantity delivered within 96 hours of the goods being rented. If any Leased Equipment is lost, damaged or stolen while in the possession of the Lessee, the Lessee shall bear the cost of replacement and an additional installation charge. Rents for any lost, damaged or stolen Leased Equipment shall be due and payable up to and including the day which such loss or theft is discovered and reported to the Company. The Company reserves the right to inspect their equipment periodically during the course of the rental period and make a charge for any damaged or lost equipment.

8. **Default and Remedies.** All Leased Equipment remains the property of the Company. The following shall constitute an Event of Default under this lease: (a) any rent and/or installation charges and/or damaged or lost equipment charges payable under this lease are in arrears for forty-eight (48) hours; (b) Lessee fails to perform an affirmative, non-monetary covenant contained in this lease; (c) Lessee become insolvent, unable to pay its debts as they become due or any case or proceeding under any bankruptcy or insolvency law is commenced with respect to the Lessee and the same is not dismissed within thirty (30) days; (d) the Leased Equipment or any amounts due hereunder become the subject of a lien or other such encumbrance; or (e) the Lessee violates any other terms or conditions contained herein or on any order. If any such Event of Default occurs, the Company may terminate this lease after giving the Lessee twenty-four (24) hours notice verbally or in writing (no notice period will be given as per Clause 3 for non account holders where payment has not been made) and thereupon, the Company shall have the right, using all reasonable means to enter any premises on which the goods may be located and retake possession thereof without any liability to the Company for such forcible entry or for damage to property resulting at the time or thereafter from the removal of Leased Equipment. Any failure of the Company to enforce its rights under this lease shall not be considered a waiver of those rights by the Company.

9. **Cleaning Charges.** Every effort is made to deliver Leased Equipment in a clean and working condition. If not so delivered, Lessee must notify the Company within forty-eight (48) hours of delivery. If the Leased Equipment is returned dirty, a cleaning charge will be assessed. Particular care must be taken to prevent damage to the leased equipment through the use of cleaning agents on buildings. Any damage from such agents to the leased equipment and the digital locking will be charged to the Lessee.

10. **Site or Location.** The Lessee, its employees or agents shall not, under any circumstances, move, take down, relocate, dismantle or rent any or all of the Leased Equipment at any time. All such actions must be performed by the Company upon request by Lessee and is subject to the Company's charges. Any violation of this Section by Lessee, its employees or agents shall release the Company from all warranties provided herein and from all liability for any damage to the Leased Equipment, Lessee's site, Lessee or any other party. The Lessee shall be liable for all damage or loss of Leased Equipment as a result of being removed by non VPS personnel.

11. **Forced Entry.** The Company or others retained by the Company may be required to force entry to Lessee's site where the Lessee has authorized such action or where necessary to retake possession of leased equipment. The Company shall not be liable for consequences of such forced entry including without limitation any damage to property or glass breakage resulting from such forced entry.

12. **Installation.** The Company will neither be responsible nor liable for any damage caused to the Lessee's property, however caused during installation or removal of the Leased Equipment by the Company's operatives. This includes but is not limited to broken glazing, damage to paint work, carpets, window frames, walls, doors, floors.

13. **Sublease.** The Lessee shall not sublease the Leased Equipment or transfer this lease or the equipment to a third party without written consent from the Company.

14. **Force Major.** In the event of strike, lockout, fire, breakdown of machinery, or any other unforeseen cause of delay, deliveries or collections of the Leased Equipment may be postponed until they again become possible. Such postponement shall not give rise to any claims against the Company for breach of contract or otherwise, nor shall it entitle the Lessee to cancel the lease.

15. **Time, etc.** The day of delivery of the Leased Equipment and the day of return of the Leased Equipment will be charged as two separate days for rental purposes. A receipt must be obtained for all goods returned and such receipt shall be deemed final, as regards to the condition and quantity of the goods being returned.

16. **Screens.** Rental rates for window protection are estimated against screen sizes used. Where the most appropriate sizes are not available and multiple screens are used, rents will be calculated at a lower rate. In certain circumstances, the Company may use multiple screens to secure a single window. Multiple screens used on ground floor level windows will only be charged as more than one screen where both vertical and horizontal dimensions of the screens used exceed 48 inches. Multiple screens used on windows above the ground level, where handling or safety concerns apply, will be charged based on the number of screens used. For safety reasons, the Company recommends that a Rapid Release Mechanism be fitted in every site with windows but will not fit this unless specifically ordered and is subject to additional charges available from the office. Rapid Release Mechanisms are not fitted or intended to be used as a fire escape. If a Rapid Release Mechanism installed by Company should be activated for any reason, Lessee shall be solely responsible to request that the company reset the system to maintain security at Lessee's site. The Company shall not be liable for Lessee's loss or damage if any screen is left unsecured after a Rapid Release Mechanism has been activated or where signs provided by the Company have been removed.

17. **Notices.** Written notice shall be deemed received when deposited in the United States mail, addressed to the Lessee at the address indicated on the Company's order form. Verbal notice shall be deemed to include notification in person, by fax, by telephone or by the leaving of a voice mail or answering machine message.

18. **Severability.** If any provision of this lease or the application thereof to any person or circumstances is held invalid or unenforceable, the remainder of this lease and the application of such provision to other persons or circumstances shall not be affected thereby and the invalid or unenforceable provision of this lease shall be severable in any such instance.

19. **Governing Law.** This lease shall be governed by and construed in accordance with the law of the state in which the depot which supplied the leased equipment is situated in. If there is a dispute as to the jurisdiction then this lease shall be governed by and construed in accordance with Illinois law.

20. **Applicability.** Unless otherwise agreed by the Company in writing, the above Terms and Conditions shall apply to all orders - actual and future - placed with the Company. Any stipulations or conditions in a Lessee's order form which would qualify or negate the same shall be deemed to be inapplicable to any order placed with Company unless expressly agreed to in writing by the Company. The execution of a Lessee's order form by the Company shall be deemed acceptance of such terms. All Leased Equipment is subject to the above terms and conditions and acceptance of Leased Equipment means automatic acceptance of the TERMS AND CONDITIONS contained herein and in the order form.

Lessee's Initials 



DUPLICATE

Service Rate

Normal Service hours 7:00am - 5:00pm.

Service charge rate is \$80.00 per hour, per 2 person crew. One hour minimum.

Hourly rate begins upon arrival at job site. Other rates will apply as indicated.

Services After Initial Installation

All services after initial installation are charged the below charge plus the hourly service rate.

Winterization per screen	\$5.00	
Window Decal (NEW) per screen	\$3.00	
Door lock changes per door	\$90.00	
Keys	\$25.00	Additional, *Loss, or Failure to Return

Customer requested door code changes.
 Partial equipment installation or removal and reinstallation.
 Door repair/adjustment required because of customer action.
 Customer does not arrive to meet VPS installers after 15 minutes.
 Job cancelled by customer with VPS on-site.

} Hourly Service Rates Apply

Emergency Service Rate

Emergency Service Hours Monday - Friday 5:00pm - 7:00am, Holidays, and Weekends

Emergency charge rate is \$125.00 per hour, per 2 person crew. One hour minimum.

Hourly rate begins upon arrival at job site. Other rates will apply as indicated.

*Loss of key(s) will result in the customer's liability for all lock changes.

Lessee's Initials JE

Vacant Property Security

REO Division: 5220 McKinney Ave · Suite 302 · Dallas, Texas 75205
 Cell. 469.231.4666 · Fax 888.252.5976 · jeanette.pipkin@vpsecurity.com · www.vacantpropertysecurity.com

DUPLICATE

Rebecca Imm

From: Jeanette Pipkin
Sent: Tuesday, November 11, 2008 11:40 AM
To: Rebecca Imm
Cc: Kathleen Zabawski; Ken Neboska
Subject: INSTALLATION - Taylor, Bean & Whitaker - 1225 Fulton, Birmingham, AL
Importance: High
Attachments: Taylor, Bean 1225 Fulton Ave Birmingham AL RA.TIF; Taylor, Bean Page Two RA.TIF; Taylor, Bean Service Rate Page RA.TIF

Good afternoon:

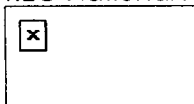
Attached is the signed Rental Agreement from Taylor, Bean & Whitaker to install on the property located at 1225 Fulton, Birmingham, AL - (Atlanta Depot)

Please issue a Job Sheet for installation. Before and after photographs required. Property should be unsecured and accessible. If locked, lockbox code is 76532. You must clear, then punch in code, then open. Contact Jeanette Pipkin (469) 231-4666 with any questions.

Thank you.

Regards,

Jeanette Pipkin
 REO Sales Manager
 REO National Accounts



Vacant Property Security
 Direct - 469-231-4666
 E-Fax - 1-888-252-5976
www.vacantpropertysecurity.com

Posting Date	Document	Document No	Amount	Remaining Am	Open
11/30/2008	Invoice	1677AT	1,078.00	0	No
1/26/2009	Payment	195173CH	-0.01	-0.01	Yes
1/31/2009	Invoice	7153DE	1,580.88	0	No
1/31/2009	Invoice	2302AT	318	0	No
2/13/2009	Payment	3490CH	-0.03	-0.03	Yes
2/28/2009	Invoice	7264DE	527.88	0	No
2/28/2009	Invoice	7265DE	1,540.88	0	No
2/28/2009	Invoice	7266DE	1,624.86	0	No
2/28/2009	Invoice	2543AT	346	0	No
2/28/2009	Invoice	118512CH	613.12	0	No
2/28/2009	Invoice	118513CH	952	0	No
2/28/2009	Invoice	118514CH	741.62	0	No
2/28/2009	Invoice	118515CH	344.25	0	No
2/28/2009	Invoice	118516CH	744.81	0	No
2/28/2009	Invoice	118517CH	457.93	0	No
2/28/2009	Invoice	118518CH	875.5	0	No
2/28/2009	Invoice	118519CH	452.62	0	No
2/28/2009	Invoice	118520CH	658.75	0	No
2/28/2009	Invoice	118521CH	682.12	0	No
2/28/2009	Invoice	361MI	288.65	0	No
2/28/2009	Invoice	362MI	288.65	0	No
2/28/2009	Invoice	1700026TA	288.65	0	No
2/28/2009	invoice	1700027TA	288.65	0	No
3/5/2009	Payment	3768CH	-0.03	-0.03	Yes
3/31/2009	Invoice	7404DE	527.88	0	No
3/31/2009	Invoice	7405DE	527.88	0	No
3/31/2009	Invoice	7406DE	562.86	0	No
3/31/2009	Invoice	2840AT	266	0	No
3/31/2009	Invoice	2841AT	1,599.00	0	No
3/31/2009	Invoice	119527CH	2,563.00	0	No
3/31/2009	Invoice	119528CH	634.31	0	No
3/31/2009	Invoice	119529CH	952	0	No
3/31/2009	Invoice	119530CH	741.62	0	No
3/31/2009	Invoice	119531CH	344.25	0	No
3/31/2009	Invoice	119532CH	744.81	0	No
3/31/2009	Invoice	119533CH	457.93	0	No
3/31/2009	Invoice	119534CH	875.5	0	No
3/31/2009	Invoice	119535CH	371.87	0	No
3/31/2009	Invoice	119536CH	658.75	0	No
3/31/2009	Invoice	119537CH	569.5	0	No
3/31/2009	Invoice	384MI	208.65	208.65	Yes
3/31/2009	Invoice	385MI	208.65	208.65	Yes
3/31/2009	Invoice	1700046TA	208.65	0	No
3/31/2009	Invoice	1700047TA	208.65	0	No
4/13/2009	Payment	CR07-000014	-346	0	No
4/17/2009	Payment	CR07-000020	-7,723.00	-45.68	Yes
4/17/2009	Payment	CR07-000020	-1,506.00	0	No
4/20/2009	Payment	CR07-000022	-8,913.57	-0.03	Yes
4/30/2009	Invoice	3058AT	266	0	No
4/30/2009	Invoice	3059AT	529	0	No
4/30/2009	Invoice	7529DE	440.96	440.96	Yes
4/30/2009	Invoice	7530DE	527.88	527.88	Yes
4/30/2009	Invoice	7531DE	562.86	562.86	Yes
4/30/2009	Invoice	421MI	208.65	0	No
4/30/2009	Invoice	422MI	208.65	0	No

4/30/2009 Invoice	1700065TA	208.65	0 No
4/30/2009 Invoice	1700066TA	208.65	0 No
4/30/2009 Invoice	120395CH	867	0 No
4/30/2009 Invoice	120396CH	634.31	0 No
4/30/2009 Invoice	120397CH	812.81	0 No
4/30/2009 Invoice	120398CH	637.5	0 No
4/30/2009 Invoice	120399CH	320.88	0 No
4/30/2009 Invoice	120400CH	639.63	0 No
4/30/2009 Invoice	120401CH	457.94	0 No
4/30/2009 Invoice	120402CH	749.06	0 No
4/30/2009 Invoice	120403CH	371.88	0 No
4/30/2009 Invoice	120404CH	1,542.88	0 No
4/30/2009 Invoice	120405CH	530.19	0 No
4/30/2009 Invoice	120406CH	569.5	0 No
5/1/2009 Payment	CR05-000001	-2,282.30	0 No
5/14/2009 Payment	CR05-000036	-2,146.50	0 No
5/26/2009 Payment	CR07-000077	-1,166.36	0 No
5/31/2009 Invoice	3244AT	248	248 Yes
5/31/2009 Invoice	3245AT	529	529 Yes
5/31/2009 Invoice	7633DE	440.96	0 No
5/31/2009 Invoice	7634DE	440.96	440.96 Yes
5/31/2009 Invoice	7635DE	470.64	0 No
5/31/2009 Invoice	467MI	174.41	174.41 Yes
5/31/2009 Invoice	468MI	174.41	174.41 Yes
5/31/2009 Invoice	121256CH	867	0 No
5/31/2009 Invoice	121257CH	531.25	0 No
5/31/2009 Invoice	121258CH	812.81	0 No
5/31/2009 Invoice	121259CH	637.5	0 No
5/31/2009 Invoice	121260CH	320.88	0 No
5/31/2009 Invoice	121261CH	639.63	0 No
5/31/2009 Invoice	121262CH	427.13	0 No
5/31/2009 Invoice	121263CH	749.06	0 No
5/31/2009 Invoice	121264CH	371.88	0 No
5/31/2009 Invoice	121265CH	541.88	0 No
5/31/2009 Invoice	121266CH	530.19	0 No
5/31/2009 Invoice	121267CH	569.5	0 No
5/31/2009 Invoice	1700083TA	174.41	0 No
5/31/2009 Invoice	1700084TA	174.41	0 No
6/30/2009 Credit Men	SC-0000021	-4,746.62	0 No
6/30/2009 Payment	5924	-8,179.52	-110 Yes
6/30/2009 Invoice	1700085TA	174.41	0 No
6/30/2009 Invoice	1700086TA	174.41	0 No
6/30/2009 Invoice	3426AT	248	0 No
6/30/2009 Invoice	3427AT	529	0 No
6/30/2009 Invoice	7713DE	440.96	440.96 Yes
6/30/2009 Invoice	7714DE	440.96	440.96 Yes
6/30/2009 Invoice	7715DE	470.64	470.64 Yes
6/30/2009 Invoice	122041CH	724.63	0 No
6/30/2009 Invoice	122042CH	531.25	0 No
6/30/2009 Invoice	122043CH	812.81	0 No
6/30/2009 Invoice	122044CH	637.5	0 No
6/30/2009 Invoice	122045CH	320.88	0 No
6/30/2009 Invoice	122046CH	639.63	0 No
6/30/2009 Invoice	122047CH	427.13	0 No
6/30/2009 Invoice	122048CH	749.06	0 No
6/30/2009 Invoice	122049CH	2,077.44	0 No

6/30/2009 Invoice	122050CH	352.75	0 No
6/30/2009 Invoice	122051CH	541.88	0 No
6/30/2009 Invoice	122052CH	530.19	0 No
6/30/2009 Invoice	122053CH	531.25	0 No
7/28/2009 Payment	CR05-000147	-8,676.43	0 No
7/29/2009 Payment	CR05-000147	-10,002.22	0 No
7/31/2009 Invoice	1700094TA	174.41	174.41 Yes
7/31/2009 Invoice	1700095TA	174.41	174.41 Yes
7/31/2009 Invoice	3596AT	248	248 Yes
7/31/2009 Invoice	3597AT	529	529 Yes
7/31/2009 Invoice	122809CH	724.63	724.63 Yes
7/31/2009 Invoice	122810CH	531.25	531.25 Yes
7/31/2009 Invoice	122811CH	765	765 Yes
7/31/2009 Invoice	122812CH	601.38	601.38 Yes
7/31/2009 Invoice	122813CH	297.5	297.5 Yes
7/31/2009 Invoice	122814CH	603.5	603.5 Yes
7/31/2009 Invoice	122815CH	427.13	427.13 Yes
7/31/2009 Invoice	122816CH	705.5	705.5 Yes
7/31/2009 Invoice	122817CH	755.44	755.44 Yes
7/31/2009 Invoice	122818CH	352.75	352.75 Yes
7/31/2009 Invoice	122819CH	453.69	453.69 Yes
7/31/2009 Invoice	122820CH	501.5	501.5 Yes
7/31/2009 Invoice	122821CH	531.25	531.25 Yes
7/31/2009 Invoice	7793DE	411.28	411.28 Yes
7/31/2009 Invoice	7794DE	440.96	440.96 Yes
7/31/2009 Invoice	7795DE	470.64	470.64 Yes
			14411.78

UNITED STATES BANKRUPTCY COURT
Middle District of Florida

Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 11 bankruptcy case concerning the debtor Corporation listed below was filed on August 24, 2009.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Taylor, Bean & Whitaker Mortgage Corp.
315 N.E. 14th St.
Ocala, FL 34470

Case Number:

3:09-bk-07047-JAF

Taxpayer ID/Employer ID/Other Nos.:

59-3069391

Attorney for Debtor(s) (name and address):

Edward J. Peterson III
Stichter, Riedel, Blain & Prosser, PA
110 East Madison Street, Suite 200
Tampa, FL 33602
Telephone number: (813) 229- 0144

Meeting of Creditors

Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting.
You are reminded that Local Rule 5073-1 restricts the entry of cellular telephones into the Courthouse.

Date: **September 29, 2009**

Time: **01:30 PM**

Location: **FIRST FLOOR, 300 North Hogan St. Suite 1-200, Jacksonville, FL 32202**

Deadlines to File a Proof of Claim

Proof of claim must be *received* by the bankruptcy clerk's office by the following deadline:

Notice of deadline will be sent at a later time.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts:

No later than the first date set for the Hearing on Confirmation

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

300 North Hogan Street Suite 3-350
Jacksonville, FL 32202

Telephone number: 904-301-6490

Hours Open: Monday - Friday 8:30 AM - 4:00 PM

For the Court:

Clerk of the Bankruptcy Court:
Lee Ann Bennett

Date: September 2, 2009

EXPLANATIONS

FORM B9F (12/07)

Filing of Chapter 11 Bankruptcy Case	A bankruptcy case under Chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; and starting or continuing lawsuits or foreclosures. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor's representative must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is not listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you filed a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all <i>or</i> if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim or you might not be paid any money on your claim and may be unable to vote on the plan. The court has not yet set a deadline to file a Proof of Claim. If a deadline is set, you will be sent another notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code § 1141(d). A discharge means that you may never try to collect the debt from the debtor, except as provided in the plan. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 1141(d)(6)(A), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	
Voice Case Info. System (VCIS)	For use with a touch-tone phone only; using the dial pad VCIS will provide the caller with basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. VCIS is accessible 24 hours a day except when routine maintenance is performed. To access VCIS toll free call 1-866-879-1286.



CUSTOMER CREDIT REQUEST FORM

Date: 11/03/09

Company/Customer: Jackson Development Group

Customer #: JVG001

Region: Cleveland Chicago Detroit Los Angeles
 Newark New Orleans Phila Washington

Site Address: 560 Van Sicken Ave Brooklyn, NY

Amount of Credit: \$ 243.69

Reason for Credit: Customer needs sales tax credit. Tax attempted, Attached exemption letters with invoices. Please make customer tax exempt going forward.

Approved by:

Sales Rep:

Credit Dept.

President/CFO

Date Approved:

All credit require approval from a member of Sales, Credit, and Management before being processed.