


UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <u>Damian Stokley</u>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: <u>Damian Stokley 7001 West A. St Belleville, IL 62223</u>		Court Claim Number: _____ (If known)
Telephone number: <u>618-394-8835</u>		Filed on: _____
Name and address where payment should be sent (if different from above): <div style="text-align: center;">CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA</div>		<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>3,864.74</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 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>Escrow refund</u> (See instruction #2 on reverse side.)		<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>7063</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: _____ (See instruction #3a on reverse side.)		<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 time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ <u>3,864.74</u> 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. (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:		<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____
Date: <u>11-17-09</u>		FOR COURT USE ONLY I, B & W Mortgage Corp.  00296
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. <u>Damian Stokley</u> <u>Damian Stokley</u>		

To Whom It May Concern:

I received my escrow check from Taylor Bean and Whitaker on August 24, 2009. The amount of the check was 3,864.74. The check bounce and my bank have debited my account for this amount of money. I can not go to the bank and do anything because it is showing a negative balance. Money I had in the bank is gone because of this and I am having a hard time paying my bills. I really need my money I have a family and it is hard making ends meet when your account is negative. The bank understands but wants an answer quick about when the money will be there. I have attached all my copies I have of this issue. Letter from Taylor Bean, notice of returned deposited and the pay off of my original loan with this company. I refinanced my home in July and this loan was paid off by Wells Fargo.

Damion Stokley
7001 West A St
Belleville, IL 62223
618-394-8835
618-972-6660
Taylor bean loan # 2947063

2947063

GALAXY • TEL (972) 241-9222 • FAX (972) 243-2615 • DALLAS, TX

NOTICE OF RETURNED DEPOSITED ITEMS

ACCOUNT

DATE 9/08/2009

The deposited items listed were returned to us and debited to your account.

PAYOR	RETURN REASON	AMOUNT
TAYLOR BEAN	NSF Second Return	3,864.74

Please deduct a handling charge of:
If you have any questions, please call our telephone customer service department at 618-656-0057.

DAMION J STOKLEY
TANYETTA MICHELLE STOKLEY
7001 WEST A ST
BELLEVILLE IL 62223



www.4thebank.com





**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

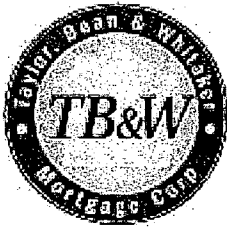
Enclosed please find a check issued in connection with your Taylor, Bean & Whitaker Mortgage Corp. loan. You should have recently received documentation from us notifying you of a forthcoming check from your escrow account and the reason. You may also view the documentation online. Simply log on to your 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)



**Taylor, Bean
& Whitaker**

Mortgage Corp.

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

July 23, 2009

Damion Stokley
7001 West A Street
Belleville, IL 62223-3011

Re: Paid In Full
Loan Number: 2947063
Property Address: 7001 West A Street

Dear Damion Stokley:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/22/2009. We have enclosed a copy of the loan history for your records.

Please be aware of the following:

Escrow Account - Property Taxes and Homeowner's Insurance

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

Escrow Account - Remaining Funds

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

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

Lien Release Information

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

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

Sincerely,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

enclosure(s)

Cpiflv2.3

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

Property Address:
 7001 West A Street
 Belleville IL 62223-3011

DAMION STOKLEY
 7001 WEST A STREET
 BELLEVILLE IL 62223-3011

Starting Balances	
Principal:	129,244.00
Tax & Insurance:	1,085.28
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	3,864.74
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Page 1

Loan Activity Report

July 23, 2009

											Loan #	2947063
Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal	
REG	12/01/08	1,290.46	807.78	95.91	386.77	.00	.00	.00	.00	.00	129,148.09	
	12/04/08			.00			.00			.00	1,472.05	
DIS	01/01/09	-52.70	.00	.00	-52.70	.00	.00	.00	.00	.00	129,148.09	
	12/09/08			.00			.00			.00	1,419.35	
REG	01/01/09	1,290.46	807.18	96.51	386.77	.00	.00	.00	.00	.00	129,051.58	
	01/06/09			.00			.00			.00	1,806.12	
DIS	02/01/09	-52.70	.00	.00	-52.70	.00	.00	.00	.00	.00	129,051.58	
	01/07/09			.00			.00			.00	1,753.42	
CUR	02/01/09	632.00	.00	.00	.00	.00	.00	.00	.00	.00	128,419.58	
	01/12/09			632.00			.00			.00	1,753.42	
DIS	02/01/09	-52.70	.00	.00	-52.70	.00	.00	.00	.00	.00	128,419.58	
	02/05/09			.00			.00			.00	1,700.72	
REG	02/01/09	1,290.46	802.62	101.07	386.77	.00	.00	.00	.00	.00	128,318.51	
	02/09/09			.00			.00			.00	2,087.49	
REG	03/01/09	1,290.46	801.99	101.70	386.77	.00	.00	.00	.00	.00	128,216.81	
	03/03/09			.00			.00			.00	2,474.26	
DIS	04/01/09	-52.45	.00	.00	-52.45	.00	.00	.00	.00	.00	128,216.81	
	03/09/09			.00			.00			.00	2,421.81	
DIS	04/01/09	-51.70	.00	.00	-51.70	.00	.00	.00	.00	.00	128,216.81	
	04/07/09			.00			.00			.00	2,370.11	
REG	04/01/09	1,290.46	801.36	102.33	386.77	.00	.00	.00	.00	.00	128,114.48	
	04/08/09			.00			.00			.00	2,756.88	
REG	05/01/09	1,290.46	800.72	102.97	386.77	.00	.00	.00	.00	.00	128,011.51	
	05/06/09			.00			.00			.00	3,143.65	
DIS	06/01/09	-52.45	.00	.00	-52.45	.00	.00	.00	.00	.00	128,011.51	
	05/08/09			.00			.00			.00	3,091.20	
REG	06/01/09	1,290.46	800.07	103.62	386.77	.00	.00	.00	.00	.00	127,907.89	
	06/08/09			.00			.00			.00	3,477.97	

Loan Activity Report

July 23, 2009

Loan # 2947063

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
DIS	07/01/09	-52.45	.00	.00	-52.45	.00	.00	.00	.00	.00	127,907.89
	06/08/09			.00			.00			.00	3,425.52
REG	07/01/09	1,290.46	799.42	104.27	386.77	.00	.00	.00	.00	.00	127,803.62
	07/06/09			.00			.00			.00	3,812.29
DIS	08/01/09	-52.45	.00	.00	-52.45	.00	.00	.00	.00	.00	127,803.62
	07/07/09			.00			.00			.00	3,759.84
PIF	08/01/09	128,738.29	798.77	127,803.62	104.90	.00	.00	.00	.00	31.00	.00
	07/22/09			.00			.00			.00	3,864.74
Totals:		<u>139,274.37</u>	<u>7,219.91</u>	<u>128,612.00</u>	<u>2,779.46</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>31.00</u>	
				<u>632.00</u>			<u>0.00</u>			<u>0.00</u>	