

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): James T Totten and/or Sherree R Totten

Name and address where notices should be sent:

James T Totten and/or Sherree R Totten
1050 Durham Lane, Springfield, TN 37172

Telephone number: (615) 654-0235

CLAIM FILED
JACKSONVILLE, FLORIDA
NOV 23 2009

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:

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.

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

1. Amount of Claim as of Date Case Filed: \$ 1,517.94

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

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

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

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.

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

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).

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

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

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

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

Amount entitled to priority:

\$

2. Basis for Claim: Escrow Ck Returned NSF (See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 7392

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: Real Estate Motor Vehicle 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: 11/04/2009

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.

Sherree R Totten

Sherree R Totten

FOR COURT USE ONLY

I, B & W Mortgage Corp.



00312

Page 1 of 2

**Sherree R. Totten**  
1050 Durham Lane • Springfield, TN 37172 • (615) 654.0235  
[sherree.totten@gmail.com](mailto:sherree.totten@gmail.com)

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**Date:** September 14, 2009

**To:** Taylor, Bean & Whitaker  
**Attn:** Cashiering

**Re:** Escrow Check returned NSF  
Loan # 3047392  
Escrow Check # 388382 - \$1,517.94

**Fax #:** 888.329.9270

**# of Pages** 2 (includes cover sheet)

*faxed 9/14/09  
@ 4:54 pm CST*

Per instructions from your Customer Relations department, I am faxing a notice from my bank that the escrow refund check you, TB&W, issued on 7/30 (received 8/17, and deposited 8/26) has been returned as NSF.

I expect a new check to be issued and expedited immediately so that we can avoid any unnecessary legal action.

Please contact me right away if there are any problems meeting this request.

Sincerely,

*Sherree R. Totten*

**Sherree R. Totten**  
615.654.0235  
615.557.8736  
[sherree.totten@gmail.com](mailto:sherree.totten@gmail.com)



# The Farmers Bank

Established in 1912

011 08 000

Page 2 of 2

Loan # 3047392

Escrow Refund ck # 388382

Amount = 1,517.94

Issued - 7/30/09

Deposited 8/26/09

Received - 8/17/09

Returned NSF 9/10/09

JAMES T TOTTEN  
SHERREE R TOTTEN  
1050 DURHAM LANE  
SPRINGFIELD TN 37172

ACCOUNT: 8106738

AS OF: 09/10/09

PAGE 1

\*\*\*\*\*  
OF CHECKS CHARGED BACK TO  
YOUR ACCOUNT  
\*\*\*\*\*

THE FOLLOWING ITEMS HAVE BEEN CHARGED BACK TO YOUR ACCOUNT.  
PLEASE REFER QUESTIONS TO (615) 325-2265 OR (615) 672-5665.

PAYOR	REASON	AMOUNT
TAYLOR BEAN	NSF	1,517.94
TOTAL ITEMS CHARGED BACK TO YOUR ACCOUNT		1,517.94
YOUR BALANCE AFTER THIS ACTIVITY IS		2,537.31

CALL (615) 325-2265 OR (615) 672-5665 WITH ANY QUESTIONS

\*061000146\*  
09/09/2009  
6116031956

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

6082/2040 193E5074901  
105E1001010000

\*061000146\*  
09/09/2009  
6211644597

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

6082/2040 193E5074901

TAYLOR BEAN & WILLIAMS Member Services 388382	
Returned	388382
DATE	09/10/09
AMOUNT	1,517.94
JAMES T TOTTEN 1050 DURHAM LANE SPRINGFIELD TN 37172	
320464457 0910200909143109109172541	

4:00? 1974453: 0000904015 388382 0000151794



## Taylor, Bean & Whitaker

*Mortgage Corp.*

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: [www.taylorbean.com](http://www.taylorbean.com)

September 21, 2009

Sherree R Totten  
1050 Durham Lane  
Springfield, TN 37172

Re: Research Inquiry  
Loan Number: 3047392  
Property Address: 1050 Durham Lane

Dear Sherree R Totten:

We have received your recent written correspondence regarding the above referenced loan. Please note all requests are reviewed and researched individually and a written response will be sent to you within sixty (60) days of the date of this letter.

If you have any questions or if we may be of any other service, please visit us on the web at [www.taylorbean.com](http://www.taylorbean.com) or contact our Customer Relations Department at 1-888-225-2164.

Sincerely,

Customer Relations  
Taylor, Bean & Whitaker Mortgage Corp.