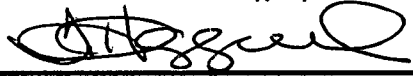



UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. 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): Tiffany D Haggard		<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: Tiffany Haggard 510 Chambers RD. Commerce GA 30530		
Telephone number: (770) 363-8514		
Name and address where payment should be sent (if different from above): CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA		<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.
Telephone number:		
1. Amount of Claim as of Date Case Filed: \$ <u>337,215.00</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>breach of contract</u> (See instruction #2 on reverse side.) 3. Last four digits of any number by which creditor identifies debtor: _____ 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 checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ <u>350,000.00</u> Annual Interest Rate <u>6%</u> 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>337,215.00</u> 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>12/21/09</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. 		FOR COURT USE ONLY I, B & W Mortgage Corp.  00313

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.

Here is a small part of the paperwork & the horror we have been going through with Taylor Bean & Whitaker since Jan of 2009 when when we asked about a loan modification & we were told by them no problem. Taylor Bean & Whitaker has broken every mortgage law in the book & we very much have suffered because of there actions.

Please if you need further information for this suit contact us at 770-363-8514 or fomocopig@alo.com

L

facsimile transmittal

To: ELENA L Escamilla
From: Tiffany Haggard
Re: Breach of Contract
Cc: TBW

Fax: 401-648-6323

Date: 10/26/2009

Pages:

☒ Urgent ☐ For review ☐ Please comment ☐ Please reply ☐ Please recycle

Notes:

TBW Breached my contract; broke all Mortgage laws.
Where is the stimulus money to assist in this?
we have filed a claim against TBW for fraud
breach of contract.

Your immediate attention is
appreciated,

Tiffany Haggard

710-363-8514



OFFICE OF CONGRESSMAN
PAUL C. BROUN

194 Remsdale Street
Toccoa Georgia 30577
(706) 886-1008 Office
(706) 886-1009 Fax

MEMO

August 26, 2009

Mr. Kerry Trent Haggard
510 Chambers Road
Commerce, GA 30530

Mr. Haggard,

I received a message today that you contacted Congressman Paul Broun's Athens District Office on August 4, 2009 regarding your concerns about your home mortgage. I tried to call your cell phone number today, but did not receive an answer or a voicemail option.

I have enclosed some information that has been helpful for people facing difficulties with foreclosure or with their private mortgage company. Your mortgage appears to be through one such private company (Taylor, Bean, and Whitaker Mortgage Corporation). However, if your mortgage is through a federal agency, such as Fannie Mae or Freddie Mac, please let our office know. We are able to contact these organizations on your behalf. If you would like us to do so, please complete the enclosed Privacy Act Release Form. This form gives our office legal permission to make an inquiry to the agency on your behalf.

If you are concerned about identity theft due to the company's office being raided on August 3, 2009, we may be able to help via the Department of the Treasury or the Social Security Administration, depending on your concerns. If you would like us to make a congressional inquiry on your behalf for this reason, please complete the enclosed Privacy Act Release Form.

Thank you for calling our Athens District Office. I apologize for the delay in responding to your concerns. Please do not hesitate to contact me if you have any questions.

Thank you,

Caitlin

Caitlin Burns
Constituent Services Representative
Caitlin.Burns@mail.house.gov

PAUL C. BROUN, M.D.
10TH DISTRICT, GEORGIA

COMMITTEE ON
HOMELAND SECURITY

COMMITTEE ON
SCIENCE AND TECHNOLOGY

COMMITTEE ON
NATURAL RESOURCES

Congress of the United States
House of Representatives
Washington, DC 20515-1010

WASHINGTON OFFICE:
325 CANNON HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
PHONE: (202) 225-4101
FAX: (202) 226-0776

WEB: BROUN.HOUSE.GOV

August 26, 2009

Mr. Kerry Trent Haggard
510 Chambers Road
Commerce, GA 30530-7700

Dear Mr. Haggard,

Thank you for contacting my office regarding your mortgage issues. I sympathize with you and your family during these difficult times.

Unfortunately, because your loan is through a private company, such as Wells Fargo, Chase or Countrywide, my office is restricted in the type of contact it can make to such entities. The House Committee on Standards of Conduct has interpreted this type of contact as placing undue pressure on non-governmental organizations.

However, through the *American Recovery and Reinvestment Act of 2009*, the federal government has established an informational website (www.makinghomeaffordable.gov) and hotline (866-995-HOPE) to assist homeowners with loan modifications or refinance options. My office has also comprised the attached information for your benefit. I hope you find the enclosure useful.

Again, thank you for the opportunity to serve you. Please let me know if you have any further questions or concerns that I can be of help.

Respectfully Yours,



Paul C. Broun, M.D.
Member of Congress

Enclosure
PB/cb

TOCCOA
194 REMSDALE STREET
TOCCOA, GA 30577
PHONE: (706) 886-1008
FAX: (706) 886-1009

AUGUSTA
P.O. Box 211661
AUGUSTA, GA 30917
4246 WASHINGTON ROAD
SUITE 6
EVANS, GA 30809
PHONE: (706) 447-3857
FAX: (706) 868-8756

PRINTED ON RECYCLED PAPER

ATHENS
3706 ATLANTA HIGHWAY
SUITE 3B
ATHENS, GA 30606
PHONE: (706) 549-9588
FAX: (706) 549-9590

RE: Borrower: Tiffany D. Haggard
Loan # 0070631452
Property Address: 510 Chambers RD

Today I spoke at length with Ocwen Agent Kent (ID # 46529)

He advised me to put this cover letter in front of the modification to try & speed things along for us as we have dealing & working on this since January

We have been through the worst nightmare dealing with Taylor Bean & Whitaker after they unfairly added our property tax escrow which we DID NOT authorize they unfairly raised our payment from \$2,100 a month to \$2,900 which we explained we could not pay, this is when they (TB&W agent Greg ext 23307) suggested to STOP PAYING OUR PAYMENTS, at that point we would be eligible for Loan Modification to reduce the interest rate & cut the payment in 1/2. We started the app process even before the 3 month wait in Feb & after staying on it very regularly we were in the final approval stages speaking daily with Sheila Wayne (MGIC Loss Mitigation Specialist at 800-634-Ext 7504). Then I received an email that unfortunately even though I was approved the entire modification process had been transferred over to Sparta Special services and that we would have to start the entire process over again. This was terrible news for us but we did immediately do that & began following up as we had done before With Jackie King and Chandra Pelech both in collections Dept to speed me through the process. We were finally fully approved by Christina Brown (866-640-3932 Ext 4770) for a new payment of \$772.53 for 90 days & then a even possibly lower payment there after on August 3rd. we were thrilled & so relieved at long last. That was the same day the FBI raided & closed down TB&W so we never received the confirmation letter in the mail & are once again here starting over with yet a 3rd application with Ocwen. We would like very much to work this out even after all the problems we have had trying to do so thus far, please contact me ASAP

RE: Borrower: Tiffany D. Haggard
Loan # 0070631452
Property Address: 510 Chambers RD

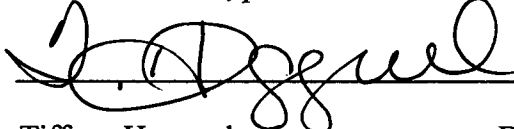
Hardship Letter

To Whom It May Concern:

I have been unemployed for 2 years under a non-compete from my previous employer. I just recently became employed again. My husband and I have depleted our savings and have maxed out our credit living off his income and some family assistance. We have sold most all our assets and have no savings. We would like to maintain our home! The economy is playing a large roll in our lives making day to day expenses very tough & were able to keep are payments current until Jan of this year when we started dealing with TB&W for the modification and ever since we were told expressly not to send any money till it was complete. We started the process of our modification to significantly reduce our interest rate as we were paying \$1,900 a month just in just interest. At this point as when we began our home & property is worth just over ½ of the loan amount. We anticipate with the loan modification in coordination with the 2009 Obama home mortgage assistance program we will have no future problems staying current in our payments.

We have been through the worst nightmare dealing with Taylor Bean & Whitaker after they unfairly added our property tax escrow which we DID NOT authorize they unfairly raised our payment from \$2,100 a month to \$2,900 which we explained we could not pay, this is when they (TB&W agent Greg ext 23307) suggested to STOP PAYING OUR PAYMENTS, at that point we would be eligible for Loan Modification to reduce the interest rate & cut the payment in 1/2. We started the app process even before the 3 month wait in Feb & after staying on it very regularly we were in the final approval stages speaking daily with Sheila Wayne (MGIC Loss Mitigation Specialist at 800-634-Ext 7504). Then I received an email that unfortunately even though I was approved the entire modification process had been transferred over to Sparta Special services and that we would have to start the entire process over again. This was terrible news for us but we did immediately do that & began following up as we had done before With Jackie King and Chandra Pelech both in collections Dept to speed me through the process. We were finally fully approved by Christina Brown (866-640-3932 Ext 4770) for a new payment of \$772.53 for 90 days & then a even possibly lower payment there after on August 3rd. we were thrilled & so relieved at long last. That was the same day the FBI raided & closed down TB&W so we never received the confirmation letter in the mail & are once again here starting over with yet a 3rd application with Ocwen.

We would like very much to work this out even after all the problems we have had trying to do so thus far, please contact me ASAP



Tiffany Haggard

Date

9/5/09

YOU'RE NOT GOING TO BELIEVE THIS! I sent an email this morning to all Taylor Bean contacts that I have in my email address book telling them that I was prepared to vacate the property and that I that I wanted to turn the home over to them. I HAVE BEEN INUNDATED WITH PHONE CALLS AND EMAILS. I finally got THEM to contact ME. I sent my email to all of these contacts:

servicingmail@taylorbean.com; pallen@taylorbean.com; dmiller@taylorbean.com; tgallagher@taylorbean.com; Rbowman@taylorbean.com; servicinglossdrafts@taylorbean.com; bhandy@taylorbean.com; LoanInfo@taylorbean.com; lbotsford@taylorbean.com,

One email was returned as undeliverable, but all others were received. I even received an auto response that I would be contacted in 24 hours. I was contacted almost IMMEDIATELY.

Sandy Smith (Organized Class Action) sandysmith123@yahoo.com Ph.#254-977-4731

Katherine Prater (I believe Sandy stated this lady is the attorney handling the case) 254-968-3535 <--I have not spoken to Miss Prater, so not sure of her position to do with this case..

Rip Off Report.. www.ripoffreport.com <--This is an awesome site and free..Go to it and register..Then fill out a complaint against TBW or anyone for that matter..Your complaint will be on file, and scrolled..The best thing is, your complaint will appear on "all search engines"..Meaning say if someone typed in their browser Taylor, Bean & Whitaker or whomever you fill out a complaint against..That complaint will appear not only on the rip off site, "but" every search engine on the web and "cannot be deleted/removed"..Go here and you will see all of my complaints.. <http://www.ripoffreport.com/searchresults.asp?q1=ALL&q2=&q3=&q4=&q5=&q7=&q6=Oakstar%20Bank&searchtype=0>

Good morning Denise, I am emailing you from the origination center with Taylor bean and Whitaker. Please give me a call so that we can take a look at some new options. My department is call Loss Mitigation Intervention, there are no guarantees but let us take a look at the situation in its entirety to see if we can help.

Thank You and Have a Wonderful Day.

Pedro L. Williams
Loss Mitigation Intervention Team
Client Manager
Taylor, Bean and Whitaker Mortgage Corp.
Toll Free phone 1-877-754-6847 ext. 16031
Direct #(352) 794-5131
FAX # (352) 794-5231

E-mail address: Plwilliams@taylorbean.com



Taylor, Bean & Whitaker

Perfecting the Art of Mortgage Lending

1417 North Magnolia Avenue
Ocala, Florida 34475
888 225-2164

MONTHLY BILLING STATEMENT

General Billing Info:

Statement Date:	05/11/2009
Loan Number:	1171381
Interest Rate:	6.375%
Payment Due Date:	01/01/2009
Regular Monthly Payment:	\$2,164.83
Total Payment(s) Due:	\$12,988.98
Unpaid Late Charges:	\$108.24
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$13,097.22

Account Balances:

Principal Bal. on 05/11/2009	\$336,842.36
Escrow Bal. on 05/11/2009	\$-4,997.08
Interest Paid Year to Date	\$0.00
Taxes Paid Year to Date	\$2,423.91
Insurance Paid Year to Date	\$0.00
Late Charges Paid Year to Date	\$0.00

Customer Service Info:

Customer Service Inquiries:
(888) 225-2164
(352) 671-0250
View Account Information online:
www.TaylorBean.com
Customer Service Hours:
9:00 am - 8:00 pm EST
Monday through Friday
E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Donegal Mutual Insurance
Ins Policy No.: HOC810793900



Return Service Requested 5488 24

Tiffany D. Haggard
510 Chambers Rd
Commerce, GA 30530-7700

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
------	-------------	------------------	-----------------	---------------	-------------	-------------	-------

TB&W offices will be closed on May 23rd and May 25th in observance of Memorial Day. Additionally, TB&W phone/internet systems will be undergoing periodic maintenance from 8 PM EST May 23rd until 8 AM EST May 26th.

If you are having trouble meeting your monthly mortgage obligation, we may be able to assist you. Please contact us at 1-800-530-2602 and ask about our mortgage assistance program.

Loan #: 1171381

Property Address:

510 CHAMBERS RD
Commerce, GA 30530

Customer:

Tiffany D. Haggard
510 Chambers Rd
Commerce, GA 30530-7700

Undesignated additional funds will be applied first to advances or fees due and then to principal.

PAYMENT DUE DATE:	01/01/2009
Regular Monthly Payment:	\$2,164.83
Total Amount Due:	\$13,097.22
Amount Due if Received After 06/16/2009:	\$13,205.46

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

You currently have \$108.24 in unpaid Late Charges.
Please remit this with your payment.

Extra Principal Paid:

Extra Escrow Paid:

Late Charge Paid:

Enter Total Amount Paid:

Taylor, Bean & Whitaker Mortgage Corp
1417 N Magnolia Ave
Ocala, FL 34475-9078



0001171381000021648300013205460

NEW DECLARATION * * * * * EFFECTIVE 09/18/08

POLICY NUMBER	FROM	TO	COVERAGE IS PROVIDED IN THE	
HOC 8107939	EFFECTIVE 09/18/08	12:01 A.M. 09/18/09	SOUTHERN INS. CO. OF VA.	
NAMED INSURED AND ADDRESS			AGENT	55010430 AGENCY
HAGGARD KERRY 510 CHAMBERS RD COMMERCE GA 30530			(706) 335-2433 NORTH GEORGIA INSURANCE CENTER 1490 E BROAD STREET P O BOX 438 COMMERCE GA 30529	

RESIDENCE PREMISES LOCATED AT ABOVE ADDRESS UNLESS OTHERWISE STATED HEREIN:
510 CHAMBERS RD COMMERCE BANKS CO GA

ZONE	PROT	#FAM	CONSTR	DED AMT	FT HYDR	FIRE DEPT	PREM GRP	YR CNST
40	05	1	FRAME	1000	1000	5 MILES	40	2004

COVERAGES		LIMIT OF LIABILITY	PREMIUM
SECT I	COVERAGE A - DWELLING	500,000	1,298.00
	COVERAGE B - OTHER STRUCTURES	50,000	INCL.
	COVERAGE C - PERSONAL PROPERTY	350,000	INCL.
	COVERAGE D - LOSS OF USE	100,000	INCL.
SECT II	COVERAGE E - PERSONAL LIABILITY	300,000	INCL.
	COVERAGE F - MEDICAL PAYMENTS	1,000	

COVERAGE E/F PREMIUM	8.00
ENDORSEMENT PREMIUM	111.00CR

TOTAL PREMIUM	1,195.00
HOMEOWNERS ACCOUNT CREDIT PLAN DISCOUNT	119.00CR
NET PREMIUM DUE	1,076.00

THIS IS A PRIMARY RESIDENCE.

* * * * * IMPORTANT NOTICE * * * * *
THIS POLICY DOES NOT PROVIDE EARTHQUAKE COVERAGE

FORMS: HO0003 04/91, HP0110 12/07, HO0496 04/91, HP244GA 10/04, HP335 10/04,
HP-501 09/07, HO0416 04/91, HO0490 04/91, SHACP 03/97.

MORTGAGEE:

TAYLOR BEAN & WHITAKER
1417 N MAGNOLIA AVE
LN# 1171381

ISAOA ATIMA
OCALA FL

34475

1-2 (9/88)

09/19/08 20:01:3780 CONTINUED ON REVERSE SIDE

REFER TO FINAL PAGE FOR BILLING NOTICE

Amos Nicholas President

Home Affordable Modification Program Hardship Affidavit

Borrower Name (first, middle, last): Tiffany D. Haggard Date of Birth: 3/25/71
Co-Borrower Name (first, middle, last): _____ Date of Birth: _____
Property Street Address: 510 Channers Rd
Property City, ST, Zip: Commerce, GA 30530
Servicer: TB&W
Loan Number: 1171381

In order to qualify for TB&W's ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower		Co-Borrower	
Yes	No	Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."

Yes	No	Yes	No
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."

Yes	No	Yes	No
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."

Yes	No	Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."

Yes	No	Yes	No
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."

Yes	No	Yes	No
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave
Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

Taylor, Bean & Whitaker Mortgage Corp.
Attention: Loss Mitigation
1417 North Magnolia Ave
Ocala, FL 34475

Re: Borrower: Tiffany D. Haggard
Loan Number: 1171381
Property Address: 510 CHAMBERS RD

HARDSHIP LETTER

Please explain in detail the hardship you have experienced:

I have been Unemployed for 2 years under a non-compete from my previous employer. My husband and I have depleted our savings and have maxed out our credit living off his income and some family assistance. We have sold all of our assets and have no savings, however we want to maintain our home. We are anticipating that I will be able to become employed now, however the economy is playing a large role in my ability to become employed as of today. During this financial hardship we have continued to honor our obligation with TB&W and would like work on a loan modification to reduce the interest rate.

Ms TIFFANY HAGGARD

Date

Date

Date

Date

BORROWER FINANCIAL STATEMENT LOAN # 1171381					
BORROWER			CO-BORROWER		
BORROWER'S NAME Ms TIFFANY HAGGARD			CO-BORROWER'S NAME		
SOCIAL SECURITY #	HOME PHONE #	WORK PHONE #	SOCIAL SECURITY #	HOME PHONE #	WORK PHONE #
MAILING ADDRESS 510 Chambers Rd Commerce, GA 30530			PROPERTY ADDRESS 510 CHAMBERS RD Commerce, GA 30530		
Do you occupy the property? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Is it a Rental? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If so, what is the monthly Rental income? \$ 0	Is the property listed for sale? Yes <input type="checkbox"/> No <input type="checkbox"/>	If so, with whom:	# of people living in home #
REAL ESTATE AGENT'S NAME:			CREDIT COUNSELING REPRESENTATIVE:		
REAL ESTATE AGENT'S PHONE:			CREDIT COUNSELING REP'S PHONE:		
Have you contacted a credit counseling service for help? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		Do you pay Real Estate Taxes? (outside of mortgage Payments) Yes <input type="checkbox"/> No <input type="checkbox"/>	Are the taxes current? Yes <input type="checkbox"/> No <input type="checkbox"/>		
Have you filed Bankruptcy? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If Yes, Chapter 7 <input type="checkbox"/> Chapter 13 <input type="checkbox"/>	Filing date:	Attorney's Name:	Are there other liens on the property? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Attorney's Phone:					
EMPLOYMENT					
EMPLOYER-BORROWER Unemployed		HOW LONG?	EMPLOYER-CO-BORROWER		HOW LONG?
Monthly Income Borrower			Monthly Income Co-Borrower		
Wages SEE W-2 Attached	\$ 1,956.88	Apr 08	Wages	\$	
Unemployment Income	\$ N/A		Unemployment Income	\$	
Child Support/Alimony*	\$ N/A		Child Support/Alimony	\$	
Disability Income	\$ N/A		Disability Income	\$	
Rents Received	\$ N/A		Rents Received	\$	
Other	\$ N/A		Other	\$	
Less: Federal & State Tax, FICA	\$ N/A		Less: Federal & State Tax, FICA	\$	
Less: Other Deductions (401K, etc.)	\$ N/A		Less: Other Deductions (401K, etc.)	\$	
Total	\$		Total	\$	
Monthly Expenses (All Borrowers)			Assets & Liabilities (All Borrowers)		
Other Mortgages/Liens/ Rents	\$ N/A		Type	Estimated Value/Amount Owed	
Auto Loan(s)	\$ 721.00		Checking Account(s)	\$	
Auto Expenses/Insurance	\$ N/A		Savings/Money Market	\$	
Credit Cards/Installment Loan(s)	\$ 500.00		Stocks/Bonds/CDs	\$	
Health Insurance	\$ N/A		IRA/Keogh Accounts	\$	
Medical	\$ N/A		401K/ESOP Accounts	\$	
Child Care/Support/Alimony	\$ N/A		Home	\$	
Food/Spending Money	\$ N/A		Other Real Estate #	\$	
Water/Sewer/Utilities/Phone	\$ N/A		Cars #	\$	
Other	\$ N/A		Other	\$	
Total	\$ 1221.00		Total	\$	

*Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

"I agree as follows: My lender may discuss, obtain and share information about my mortgage and financial situation with third parties regarding a possible alternative to foreclosure. Negotiations for a possible foreclosure alternative will not constitute a waiver of or defense to my lender's right to commence or continue any foreclosure or other collection action, and an alternative to foreclosure will be provided only if any agreement has been approved in writing by my lender. The information herein is an accurate statement of my financial status."

Submitted this 21 day of Feb, 2009
By [Signature] Date 2/21/09
Signature of Borrower

By _____ Date _____
Signature of Co-Borrower

PLEASE SEND 2 MOST RECENT PAYSTUBS, 1 MONTH BANK STATEMENT, AND IF SELF-EMPLOYED PREVIOUS YEARS TAX RETURN AND ATTACHED HANDSHIP LETTER

I/we authorize the Bank to make whatever credit inquiries it deems necessary in connection with this financial statement. I/we authorize and instruct any person or consumer reporting agency to furnish to the Bank any information that it may have or obtain in response to such credit inquiries.

[back to article](#)



FBI raids local business

By Susan Latham Carr
Staff writer

Published: Monday, August 3, 2009 at 12:18 p.m.

OCALA - Federal agents descended on the Ocala headquarters of wholesale mortgage lender Taylor, Bean & Whitaker Mortgage Corp. Monday morning and locked it down.

"I can confirm for you that our office, the Office of the Special Inspector General for the Troubled Asset Relief Program, has executed two search warrants today in the state of Florida," said Kristine Belisle, communications director. "It's our investigation. It's our agents that have executed search warrants."

Belisle said the warrants were sealed.

"I can't provide any further information because of the nature of an on-going investigation," Belisle said.

Ocala police officers manned the locked doors outside of the Northeast 14th Street offices, allowing only customers of the company's Platinum Community Bank to enter the building.

SIGTARP oversees the Troubled Asset Relief Program (TARP). Under TARP, the U.S. Department of the Treasury may purchase or insure up to \$700 billion of troubled assets, which include residential or commercial mortgages. The agency investigates cases of fraud, waste and abuse of TARP funds and programs.

"We have cooperated with the FBI on a search warrant relating to dealings we have had with Colonial Bank," TBW Chairman Lee Farkas said. "Taylor Bean has had a large lending relationship with Colonial Bank and has for many years. The company is a borrower and does a lot of business with Colonial Bank."

When asked what the warrant requested, Farkas said, "Just documents. No people. Just documents."

Asked what the documents were, he replied, "I really don't know."

Farkas said that the warrant does not concern TBW-owned Platinum Community Bank.

In April, TBW signed a agreement to put up half of a \$300 million equity investment to help infuse the troubled Colonial BancGroup, holding company of Colonial Bank, with headquarters in Montgomery, Ala., and help the bank meet a regulatory deadline. Farkas said that deal ended Friday. At the time of the agreement, Colonial, which has suffered from heavy loan losses, had applied for funding under the U.S. Treasury's TARP. To be eligible for TARP funds, Colonial was required to come up with \$300 million in private equity.

On July 27, Colonial BancGroup consented to a Cease and Desist order by the Board of Governors of the Federal Reserve System and the Alabama State Banking Department.

Colonial, on Friday reported a second quarter loss of \$606 million.

The Orlando Sentinel reported that the FBI and U.S. Treasury agents also raided the regional headquarters of Colonial Bank in downtown Orlando this morning.

Taylor Bean made news again in June when it was forced, as part of a settlement agreement with the Florida Office of Financial Regulation and 13 other states, to pay \$9 million after an investigation of the company's 2006 and 2007 nontraditional loans found irregularities in the company's loan applications that involved such items as applicants' income and asset information being changed in order for loans to be approved by the lender.



**Taylor, Bean
& Whitaker**

Mortgage Corp.
1417 North Magnolia Ave
Gotha, Florida 32475
Bus. 888-225-2164
Fax 888-329-9270
Web: www.taylorbean.com

If you have any questions after the effective date, please call the Customer Service Department for Ocwen Loan Servicing, LLC at 1-800-746-2936 from 9:00 am - 9:00 pm ET Monday through Thursday or 9:00 am to 6:30 pm ET on Friday. It has been a pleasure serving you.

You should also be aware of the following information which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. Section 2605):

During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA also gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number and your reasons for the request. A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions. Not later than 60 business days after receiving your request, your servicer must make the appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents. In addition, except as otherwise provided herein, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Section 6 of RESPA also provides for damages and costs for individuals in circumstances where servicers are shown to have violated this section. You should seek legal advice if you believe your rights have been violated.

Sincerely,

Taylor, Bean & Whitaker

ACTIVE_CODE

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose.



**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 14, 2009

Tiffany Haggard
510 Chambers Rd
Commerce, GA 30530

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS
TBW LOAN NUMBER: 70631452

Property Address: 510 Chambers Rd
Commerce, GA 30530

Dear Borrower(s):

In accordance with Section 6 of the Real Estate Settlement Act ("RESPA") (12 U.S.C. Section 2605), we are informing you that effective August 12, 2009 the servicing of your mortgage loan, that is the right to collect payments from you, will be assigned, sold and transferred to Ocwen Loan Servicing, LLC. Except in limited circumstances, the law requires that your new servicer must send you notice of such transfer no later than 15 days after this effective date. As such, Ocwen Loan Servicing, LLC will be contacting you in the near future to welcome you and to inform you about the servicing of your loan. Please be assured that transactions of this type are common among financial institutions and have absolutely no bearing on your credit standing.

This change does not affect any other loan or account relationships you may have with Taylor, Bean, & Whitaker. The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan. The transfer of servicing rights, however, may effect the terms of, or the continued availability of, mortgage life or disability insurance or any other type of optional insurance. Not everyone has this type of insurance, but if you do, you should contact your independent insurance agent for alternative coverage options, since it may not be transferable to Ocwen Loan Servicing, LLC. Ocwen will furnish you a year end statement reflecting the amount of mortgage interest and real estate property taxes paid for 2009.

Effective August 12, 2009 direct your payments to your new servicer, Ocwen Loan Servicing, LLC. Taylor, Bean, & Whitaker will process payments received through August 11, 2009. Payments received by Taylor, Bean, & Whitaker after August 11, 2009 will be forwarded to Ocwen Loan Servicing, LLC. Please be advised that any ACH arrangements with Taylor, Bean, & Whitaker will be discontinued effective August 12, 2009. If you are currently enrolled in a Bi-Weekly or Equity Accelerator Program, you need to contact the provider and Ocwen Loan Servicing, LLC to notify them of this pending change and to discuss your options for possibly continuing this program. The address for Ocwen Loan Servicing, LLC follows:

Payment Address

Ocwen Loan Servicing, LLC
P.O. Box 6440
Carol Stream, IL 60197-6440

Correspondence Address

Ocwen Loan Servicing, LLC
Attn: Customer Service Dept
P.O. Box 785057
Orlando, FL 32878-5057

If you have any questions relating to the transfer of servicing from Taylor, Bean, & Whitaker prior to August 12, 2009, please call our Customer Support team at 1-(888)225-2164 between 9:00 am – 6:00 pm EST Monday through Friday.

ACTIVE_CODE

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose.



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave
Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

January 08, 2009

Tiffany D. Haggard
510 Chambers Rd
Commerce, GA 30530

Re: Loan Number: 1171381
Property Address: 510 CHAMBERS RD

Dear Tiffany D. Haggard:

Taylor, Bean & Whitaker is the servicer of your mortgage. Our records indicate that you may be experiencing financial problems.

We understand homeowners are subject to events beyond their control that could make it difficult to maintain their mortgage obligation. We are here to help. We can assist you in understanding what options are available to help you. Our goal is to assist you in avoiding possible foreclosure by resolving your delinquency through one of several alternatives.

If you are having difficulty making your mortgage payments, please call the Loss Mitigation Department at (800) 530-2602 to learn what options may be available. Regardless of how far behind you may be in your mortgage payments, we are ready to work with you to determine the best course of action. Possible options include:

1. **Repayment Plan:** You may be permitted to repay the total amount due over the course of several months.
2. **Loan Modification:** If you can make payments on your loan, but do not have enough money to pay the past due payments or you cannot afford the total amount of your current payments, we may be able to change one or more terms of your original loan to bring the account current and make the payment more affordable.
3. **Pre-Foreclosure Sale:** If you can no longer afford your home, a specific amount of time may be allowed for you to find a purchaser and pay off the total amount owed. If the property's value is not enough to pay the loan in full, we may be able to accept less than the full amount owed.

Time is of the essence. It is important that you respond quickly because the collection and foreclosure process will not stop. Contacting the Loss Mitigation Department will not automatically stop this process; however, our specialists are ready to try and assist you in curing the default.



Taylor, Bean & Whitaker

Perfecting the Art of Mortgage Lending

1417 North Magnolia Avenue
Ocala, Florida 34475
888 225-2164

MONTHLY BILLING STATEMENT

General Billing Info:

Statement Date: 07/10/2009
Loan Number: 1171381
Interest Rate: 6.375%
Payment Due Date: 01/01/2009
Regular Monthly Payment: \$2,164.83
Total Payment(s) Due: \$17,318.64
Unpaid Late Charges: \$108.24
Unpaid NSF Fees: \$0.00
Other Unpaid Fees/Charges: \$0.00
Total Due: \$17,426.88

Account Balances:

Principal Bal. on 07/10/2009 \$336,842.36
Escrow Bal. on 07/10/2009 \$-4,997.08
Interest Paid Year to Date \$0.00
Taxes Paid Year to Date \$2,423.91
Insurance Paid Year to Date \$0.00
Late Charges Paid Year to Date \$0.00

Customer Service Info:

Customer Service Inquiries:
(888) 225-2164
(352) 671-0250
View Account Information online:
www.TaylorBean.com
Customer Service Hours:
9:00 am - 8:00 pm EST
Monday through Friday
E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Donegal Mutual Insurance
Ins Policy No.: HOC810793900



Return Service Requested 4259 19
Tiffany D. Haggard
510 Chambers Rd
Commerce, GA 30530-7700

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
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Reminder to borrowers with escrow accounts: For prompt processing, please ensure your insurance carrier/agent sends your new or updated insurance premium billing to Taylor, Bean & Whitaker. Please refer to the back of this statement for more information.

If you are having trouble meeting your monthly mortgage obligation, we may be able to assist you. Please contact us at 1-800-530-2602 and ask about our mortgage assistance program.

Loan #: 1171381

Property Address:

510 CHAMBERS RD
Commerce, GA 30530

Customer:

Tiffany D. Haggard
510 Chambers Rd
Commerce, GA 30530-7700

Undesignated additional funds will be applied first to advances or fees due and then to principal.

PAYMENT DUE DATE: 01/01/2009
Regular Monthly Payment: \$2,164.83
Total Amount Due: \$17,426.88
Amount Due if Received: \$17,535.12
After 08/16/2009:

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

You currently have \$108.24 in unpaid Late Charges.
Please remit this with your payment.

Extra Principal Paid: _____

Extra Escrow Paid: _____

Late Charge Paid: _____

Enter Total Amount Paid: _____



Taylor, Bean & Whitaker Mortgage Corp
1417 N Magnolia Ave
Ocala, FL 34475-9078



0001171381000021648300017535120



Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737
(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

September 16, 2009

VIA First Class Mail
VIA Certified Mail (return receipt requested)
Certified Number: 71069017515128673968
Reference Code: 0901

Tiffany Haggard

510 Chambers Rd
Commerce, GA 30530-0000

Loan Number: 70631452
Property Address: 510 Chambers Rd, Commerce, GA 30530-0000

NOTICE OF DEFAULT

Dear Borrower(s):

You are hereby notified that you are in default under the terms and conditions of the Note/Bond and Mortgage executed by you on or about 06/09/06 in the principal amount of \$347,000.00. As you know, OCWEN is currently servicing the loan. The loan is in default because regular monthly mortgage payments have not been maintained according to the terms of the mortgage contract. The total amount owed, as of September 16, 2009 is \$24,599.29, which is comprised of:

Monthly Payment(s) of Principal, Interest & Escrow	
Late Charges (if applicable)	\$24,480.55
NSF & Advances (if applicable)	\$108.24
Suspense Balance (Less)	\$10.50
Total Due as of September 16, 2009	\$0.00
	\$24,599.29

You have the right to cure this default by payment of the sum of \$24,599.29, as itemized above. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day that you pay may be greater. You must pay the full amount of the default on this loan by the thirtieth (30th) day from the date of this letter, which is **October 16, 2009** (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). Itemized immediately below are any loan payment(s), interest, late charges, and other charges (if applicable) that will become due on or before the expiration of the cure date in this letter. Any charges accruing on or before the date that you actually pay must be added to the balance due above. Based on information as of **September 16, 2009**, the amount(s) necessary to cure the default during the thirty (30) day cure period is outlined below:

10/01/09 Payment	
Interest Change: (if applicable)	\$ 2,164.83
Late Charge: 10/17/09 (if applicable)	.0000
Fee Advance: N/A (if applicable)	\$ 108.24
	\$00.00

This letter is in no way intended as a payoff statement for your mortgage; it merely states an amount necessary to cure the default. Payment must be received on or before **October 16, 2009** (or the next business day thereafter if **October 16, 2009** falls on a weekend or legal holiday) at the following address:

Ocwen Loan Servicing, LLC
Attn: **Cashiering Department**
1661 Worthington Road Suite 100
West Palm Beach, Florida 33409
(800) 310-9229



Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416 -4737
(Do not send correspondence or payments to the above address.)

WWW.OCWEN.COM

OCWEN reserves the right to accept or reject a partial payment of the total amount due without waiving any of its rights herein or otherwise. For example, if you send less than the full amount necessary to cure the default, OCWEN may keep your payment and apply it to the debt but still proceed with collection of the debt, since the default has not been cured.

If you do not cure the default by **October 16, 2009**, OCWEN may exercise its right to accelerate the mortgage payments and foreclose the mortgage property. If you received a bankruptcy discharge that included this debt, this notice is not intended and does not constitute an attempt to collect a debt against you personally. Notice provisions may be contained within your mortgage/deed of trust, which require notice prior to foreclosure.

Federal law gives you thirty (30) days after you receive this letter to dispute the validity of this debt or any part of it. Unless you dispute the debt within that thirty (30) day period, we will assume that it is valid. If you notify us in writing at the address below within the thirty (30) day period that the debt, or any portion thereof, is disputed, we will:

- a) Provide to you verification of the debt or a copy of any judgment entered against you.
- b) Provide to you the name and address of your original creditor, if the original creditor is different from the current creditor.

If you disagree with the assertion that a default has occurred or the correctness of the calculated amount required to cure the default, you should contact Research Department in writing at P.O. Box 785055, Orlando, FL 32878 - 5055, contact us at (800) 310-9229.

Sincerely,

Ocwen Loan Servicing, LLC



Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737
(Do not send correspondence or payments to the above address)

WWW.OCWEN.COM

10/13/09

Tiffany Haggard

510 Chambers Rd
Commerce, GA 30530

Loan Number: 70631452
Property Address: 510 Chambers Rd , Commerce, GA 30530

Dear Borrower(s):

As your mortgage servicer, Ocwen Loan Servicing, LLC ("Ocwen") is prepared to assist customers such as you who are experiencing a financial hardship that makes it difficult to meet your mortgage obligations. However, in order for Ocwen to recommend potential options, you must submit all required documentation listed below. If all requested documents are not submitted or are not complete, your application will not be reviewed.

The review process will take up to 30 days after the receipt of the completed package. During this time, Ocwen will not delay or stop any collection or legal activity on your loan. Therefore, it is important to complete the package and fax it back to Ocwen as quickly as possible. Please ensure all items on the checklist are submitted.

- ☐ Signed and completed Request for Financial Information – Exhibit A
- ☐ Written Hardship Letter explaining why account is delinquent or likely to become delinquent
- ☐ 2 most recent pay stubs for all employed Borrowers and documentation of other sources of income (child support, alimony, rental income, social security, etc.)
- ☐ W-2 Statement and Income Tax Return for the last year OR Federal Income Tax Forms (SELF EMPLOYED ONLY)
- ☐ 2 most recent Bank Statements for all checking and savings accounts

Please fax the financial statement and documents to:

Ocwen Loan Servicing, LLC
(407) 737-5433

Before returning the application, please make sure to sign and date the form.

Sincerely,
Ocwen Loan Servicing, LLC