

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: LISA A. & DAVID J. THOMAS
Name and address where notices should be sent: 204 CARLIE COURT HINESVILLE, GA 31313
Telephone number: 912-980-2660 OR 912-369-2655
CLAIM FILED JACKSONVILLE, FLORIDA DEC 07 2009

Check this box to indicate that this claim amends a previously filed claim.
Court Claim Number:
Filed on:

Name and address where payment should be sent (if different from above): THE HERITAGE BANK MORTGAGE LOAN DEPARTMENT P.O. BOX 1009, HINESVILLE, GA 31310
C/O MARGARET VANHOUTEN
Telephone number: 912-408-6540
CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

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: \$ 1355.25
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.

2. Basis for Claim: EXTENDED LOCK FEE SEE ATTACHED INFORMATION (See instruction #2 on reverse side.)

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:
3a. Debtor may have scheduled account as:

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).

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: \$

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).

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:

Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().
Amount entitled to priority:
*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.

Date:
Signature: Lisa A. D.
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
T, B & W Mortgage Corp.
00358

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

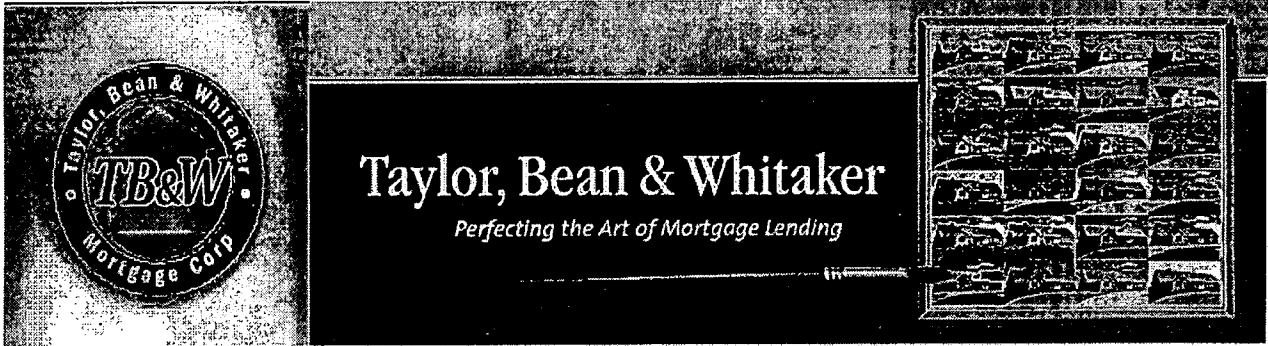
TB&W Mortgage
c/o BMC Group, Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

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.

Post Closing 352-671-0336



Extended Lock Deposit Form

Please complete and include this form with upfront money within 5 business days.

Taylor, Bean & Whitaker
315 NE 14th Street
Ocala, FL 34470
C/O Barbara Garlisi

Borrower's Name: Lisa A. Thomas

Application Number: 3441027

Lock Date: 7 - 7 - 09

Lock Term: 120 days

Dollar Amount: \$ 1355.25

Loan Amount: \$ 271,050.00

Your contact information:

Name: Margaret VanHonten

Telephone number: 912 - 408 - 6246

Company Address: The Heritage Bank

City: Hinesville State: GA Zip: 31313

Failure to submit the lock fee in the specified time period will result in cancellation of the lock and the loan will revert to a "float" status.



The Heritage Bank

The purchase of an indemnity Bond will be required before this check will be replaced or refunded in the event it is lost, misplaced or stolen

64-783
612

001539012

Hinesville, GA 912-368-3332

Remitter: **LISA A. THOMAS**
Date: 07/08/2009
Amount: \$1,355.25
Pay: ■ ONE THOUSAND THREE HUNDRED FIFTY-FIVE DOLLARS AND TWENTY-FIVE CENTS



Pay To The Order Of: **TAYLOR, BEAN & WHITTAKER**
Memo: EXTENDED LOCK # 3441027

Cashier's Check - Purchaser's Receipt

Non - Negotiable

001539012

061207839

90010018

THIS CHECK IS VOID WITHOUT A BLUE AND GREEN BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW



The Heritage Bank

The purchase of an indemnity Bond will be required before this check will be replaced or refunded in the event it is lost, misplaced or stolen

64-783
612

001539012

Hinesville, GA 912-368-3332

Remitter: **LISA A. THOMAS**
Date: 07/08/2009
Amount: \$1,355.25
Pay: ■ ONE THOUSAND THREE HUNDRED FIFTY-FIVE DOLLARS AND TWENTY-FIVE CENTS



Pay To The Order Of: **TAYLOR, BEAN & WHITTAKER**
Memo: EXTENDED LOCK # 3441027

Cashier's Check

SIGNATURE HAS A COLORED BACKGROUND - BORDER CONTAINS MICROPRINTING

⑈001539012⑈ ⑆061207839⑆ 90010018⑈



**Taylor, Bean & Whitaker
PIPELINE LOAN LOCK-IN CONFIRMATION**

Please note: Loan is subject to repricing if loan detail submitted during lock process does not match actual loan parameters.

Application Number: 3441027
Correspondent: 100476
Document Number: 100
Borrower Information: LISA A THOMAS
 David J Thomas
Property Address: 204 CARLIE COURT HINESVILLE GA, 31313
Property County: LIBERTY

Date of Registration: 6/24/2009	Lock Date: 7/7/2009	Expiration Date: 11/4/2009
Loan Type: (1130)FHA 30	Term: 360 (months)	
Loan Amount: \$ 271,050.00	Sales Price: \$ 319,000.00	
Interest Rate: 5.750 %	L.T.V.: 84.97 %	
Pre Feature Price: 101.172	Post Feature Price: 101.172	

Loan Purpose: Purchase	Occupancy Status: PRIMARY
Property Status: Proposed	Property Type: Single Family Residence
Doc Type: Full Doc	FICO: 689
CLTV: 84.969	Buy Down: N
DTI: 39	Insured: Y
Interest Only: N	

MARGIN 0.000

MERS MIN# 100029500034410278

Price Disclosure:

GA = 0

This confirmation of lock does not constitute Underwriting Approval.

*Lauren Jones 478-453-3723
 1m.walloe@live.com*

*Kathy Perkins
 904-301-6522*

Mortgageware Users:

**PLEASE CHANGE YOUR APPLICATION NUMBER TO 3441027
 DO NOT transmit loan until application number is changed.**

*9/4/09 - called @ 8:53am - melissa long - left msg
 to call me back abt the status - called Marisol Salva
 and left her a message as well. (maw)*



UPS Next Day AirSM
UPS Worldwide ExpressSM
 Shipping Document

See instructions on back. Call 1-800-PICK-UPS (800-742-5877) for additional information.

TRACKING NUMBER 1Z FL2 J85 22 1001 591 6

1 SHIPMENT FROM

SHIPPER'S UPS ACCOUNT NO.
F62185

REFERENCE NUMBER

MARGARET VANHOUTEN TELEPHONE **912-368-3332**
THE HERITAGE BANK PRESS
301 S MAIN ST. MAKING 300
 CITY AND STATE
HINESVILLE GA 31313-3221

2 EXTREMELY URGENT DELIVERY TO

NAME
BARBARA GARLISI TELEPHONE
1-770-933-8400

COMPANY
TAYLOR, BEAN & WHITAKER MORTGAGE
 STREET ADDRESS
315 NE 14TH STREET DEPT./FLR.
LOCK DEPT.
 CITY AND STATE (INCLUDE COUNTRY IF INTERNATIONAL)
OCALA, FL ZIP CODE: **34470**



3 WEIGHT ENTER "LTR" IF LETTER **4 DIMENSIONAL WEIGHT** IF APPLICABLE
 LTR

5 TYPE OF SERVICE **NEXT DAY AIR** **EXPRESS (INTL)**
 FOR WORLDWIDE EXPRESS SHIPMENTS Mark an "X" in this box if shipment only contains documents of no commercial value.
 SATURDAY PICKUP **SATURDAY DELIVERY** ONLY See instructions.

6 INSURED VALUE \$ AMOUNT
 Insured value up to \$100. For insured value over \$100, see instructions.
 C.O.D. (see instructions to be placed on each container) See instructions.
 AMOUNT
 An Additional Handling Charge applies for certain items. See instructions.

7 TOTAL CHARGES \$

METHOD OF PAYMENT
 BILL SHIPPER **BILL THIRD PARTY** **CREDIT CARD**
 AMERICAN EXPRESS **DINER'S CLUB** **MASTERCARD** **VISA**
 [Record Account No. in Section 8.]

SHIPPER'S COPY 1

8 RECEIVERS / THIRD PARTY'S UPS ACCT. NO. OR MAJOR CREDIT CARD NO. EXPIRATION DATE

THIRD PARTY'S COMPANY NAME
 STREET ADDRESS
 CITY AND STATE
 ZIP CODE

SHIPPER'S SIGNATURE *X Margaret VanHouten* DATE OF SHIPMENT *7/8/84*

0101911202609 6100 S

United States of America... (fine print text regarding shipping regulations and insurance coverage)