


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
<small>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.</small>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Pamela R. Vaden		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Pamela Vaden 2407 Windsor Rd. Baltimore, Md. 21234 Telephone number: 410-665-2469 hm - 443-956-8939 cell		Court Claim Number: _____ (If known)
Name and address where payment should be sent (if different from above): Same as above		<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>1,828.27</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: Escrow Refund Check (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: SS# → 6831 LOAN# → 7994		<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.		<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).
Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input checked="" type="checkbox"/> Other		CLAIM FILED JACKSONVILLE, FLORIDA DEC 14 2009 CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA
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: \$ _____		<input type="checkbox"/> 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.		<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).
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:		Amount entitled to priority: \$ _____ <small>*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.</small>
Date: 12/10/09	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. Pamela Vaden, Pamela Vaden	FOR COURT USE ONLY T, B & W Mortgage Corp.  00402

Tax and Insurance Account Disclosure Payoff Statement

August 13, 2009

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

Loan Number 1007994
 Due Date 07/01/09

Property Address:
 2407 WINDSOR ROAD
 PARKVILLE MD 21234

PAMELA LOGAN VADEN
 2407 WINDSOR ROAD
 PARKVILLE MD 21234

Account History for 03/09 Through 08/09

Month	Projected T&I Pmt	Actual T&I Pmt	Projected T&I Disb	Actual T&I Disb	Disb Desc	Projected T&I Balance	Actual T&I Balance
Starting T&I Balance.....						935.77	827.19
March	233.94	242.99 *	0.00	0.00		1,169.71	1,070.18
April	233.94	242.99 *	0.00	0.00		1,403.65	1,313.17
May	233.94	242.99 *	0.00	0.00		1,637.59	1,556.16
June	233.94	242.99 *	0.00	0.00		1,871.53	1,799.15
July	233.94	29.12 *	1,020.54	0.00 *	County Taxes	1,084.93	1,828.27
August	233.94	0.00 *	0.00	0.00		1,318.87	1,828.27
	0.00	0.00	0.00	1,828.27 *		1,318.87	0.00 **
Totals.....	1,403.64	1,001.08	1,020.54	1,828.27			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

Your mortgage payment, as of the last T&I Account Disclosure Statement, was 1,221.98. The breakdown was as follows: 978.99 Principal and Interest, 242.99 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

The Real Estate Settlement Procedures Act (RESPA) requires that we, the servicer, send you a history of your T&I account within 60 days of receiving the payoff funds for your loan. This statement shows the ending balance in your account as of the payoff date.

For further explanation, please call Servicing Department.

Pamela R. Vaden
2407 Windsor Rd.
Baltimore, Md. 21234
410-665-2469 (Home) 443-956-8939 (Cell)
Email: pvaden1@jhu.edu

United States Bankruptcy Court
Middle District of Florida, Jacksonville Division

To Whom It May Concern:

I refinanced my mortgage in July, 2009 and was expecting an escrow refund from Taylor, Bean & Whitaker Mortgage Corp. for the amount of \$1,828.27.

On August 22, 2009 I received a check from TB&W for \$1,828.27. On August 24, 2009, I deposited the check into my checking account at M&T Bank. On August 28, 2009 the check was returned and the money was withdrawn from my checking account. This check being returned has caused me extra expenses and bank charges.

It would be greatly appreciated if I could receive my escrow refund. Feel free to contact me if you need any additional information or if you have any questions.

Thank you.



Pamela R. Vaden

398324

Payee Disbursement Voucher

Loan # Pol/Tax #
1007994

Loan Name
Pamela Logan Vaden

Date Paid
08/13/09

Amount
-1,828.27

Check Number
398324

Payee Disbursement Total: -1,828.27

This is a copy of the check I received on August 24th but it was returned.