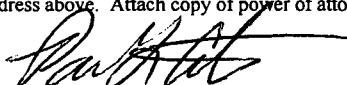



UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF
NOTE: <i>This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Paul D. and Jacqueline T. Coates		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: 3201 Timberoak Ct. Greensboro, NC 27410		Court Claim Number: _____ <i>(If known)</i>
Telephone number: (336) 558-8005		Filed on: _____
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.
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>5,751.78</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 Funds due us</u> <i>(See instruction #2 on reverse side.)</i>		<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>0385</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: <u>776385</u> <i>(See instruction #3a on reverse side.)</i>		<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 checked="" type="checkbox"/> Other Describe: Value of Property: \$ <u>5,751.78</u> Annual Interest Rate <u>8% by N.C. LAW</u> Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: <u>escrow funds</u> Amount of Secured Claim: \$ _____ 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. <i>(See instruction 7 and definition of "redacted" on reverse side.)</i> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		<input checked="" type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(). Amount entitled to priority: \$ <u>5,751.78</u> <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>
Date: <u>12/9/09</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 T, B & W Mortgage Corp.  00403

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 claim 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

INFORMATION

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.

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.



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:	07/09/2009
Loan Number:	776385
Interest Rate:	5.875%
Payment Due Date:	08/01/2009
Regular Monthly Payment:	\$2,264.76
Total Payment(s) Due:	\$2,264.76
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$2,264.76

Account Balances:

Principal Bal. on 07/09/2009	\$283,108.85
Escrow Bal. on 07/09/2009	\$5,426.95
Interest Paid Year to Date	\$9,754.87
Taxes Paid Year to Date	\$0.00
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:

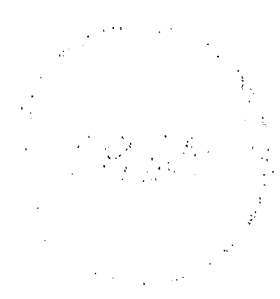
Ins Co Name: Nationwide Insurance Company
Ins Policy No.: 61 32 HP 145213



Return Service Requested 9833 45
Paul D. Coates & Jacqueline T. Coates
3201 Timberoak Ct
Greensboro, NC 27410-2885

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
07/06/2009	Regular Payment	\$386.66	\$1,387.95	\$490.15	\$0.00	\$0.00	\$2,264.76



This center was produced using Eco-Friendly Printing Methods including sustainable forest stock, chemical free inks, and vegetable based inks.

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.

Thank you for participating in the Automatic Draft Program!
This statement is for informational purposes only.

Loan #: 776385

Property Address:
3201 TIMBEROAK COURT
GREENSBORO, NC 27410

Customer:
Paul D. Coates & Jacqueline T. Coates
3201 Timberoak Ct
Greensboro, NC 27410-2885

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

PAYMENT DUE DATE: 08/01/2009
Regular Monthly Payment: \$2,264.76
Total Amount Due: \$2,264.76
Amount Due if Received After 08/16/2009: \$2,335.74

MORTGAGE PAYMENT COUPON

Extra Principal Paid:	<input type="text" value="Payment"/>	_____
Extra Escrow Paid:	<input type="text" value="will"/>	_____
Late Charge Paid:	<input type="text" value="be"/>	_____
Enter Total Amount Paid:	<input type="text" value="drafted"/>	_____

Taylor, Bean & Whitaker Mortgage Corp
P.O. Box 628204
Orlando, FL 32862-8204

0000776385000022647600002335746

State Employees' Credit Union®

Central Services

September 1, 2009

Paul Coates
3201 Timberoak Ct
Greensboro NC 27410

Dear Member:

The enclosed item* that you deposited or cashed at our Greensboro - Guilford College (125) branch on 8/20/2009 has been returned to the Credit Union marked "Non-Sufficient Funds". We have debited \$5,751.78 from your account number 31551059 effective as of the date your deposit began earning interest. Your account has been charged a \$5.00 return check fee effective today.

*The item being returned to you may be the original check or an IRD substitute check, which is a legal document and may be used in place of the original check.

Please adjust your account records accordingly. If you have any questions, please contact the Greensboro - Guilford College branch at (336) 834-8080.

Sincerely,

Jared E. Lloyd

Jared Lloyd
Check Operations Specialist

Enclosure: Greensboro - Guilford College (125)



3101 Wake Forest Road Post Office Box 26807 Raleigh, NC 27611-6807 919 839-5045 Fax 919 839-5364

www.ncsecu.org

"Equal Employment/Affirmative Action Employer, M/F"

071000301
06/21/2009
6116823739

This is a LEGAL COPY of
your check. You can use it
the same way you would
use the original check.

08/20/2009 08/20/2009
[25317049] 802202110045500

THIS DOCUMENT CONTAINS SECURITY FEATURES

TAYLOR, BEAN & WHITAKER
Mortgage Corporation
315 NE 14th Street
Ocala, Florida 34470
Escrow Disbursement Clearing Account
70-745-719

NO. **395643** *SPW*
CHECK NO. **395643**

Five Thousand Seven Hundred Fifty One and 78/100

PAY TO THE ORDER OF: **PAUL D. COATES & JACQUELINE T. COATES**
3201 TIMBEROAK COURT
GREENSBORO NC 27410

DATE: **08/20/2009** 15 AUGUST 2009 3934845575178
AMOUNT: **5000.78** Dollars

Paul D. Coates
320526318 08-21-09 1014980
#395643# 0000904015# 0000904015#

⑈395643⑈

4⑈071974453⑈

0000904015⑈

⑈0000575178⑈

053000206 08/21/2009
6438002772
071000301 08/21/2009
6116823739

Do not endorse or write below this line.

ENDORSE HERE

Jacqueline T Coates
[Signature]

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE
ESTATE EMPLOYER, CREDIT UNION
GUILFORD COLLEGE #125-TOLLER #43913

CANCELLED
SEP 01 2009
ENDORSEMENT

>25317049< 08/21/2009
802202110045500

Security Features:

Bank MICR Numbers	• MICR numbers are shown in the bottom of the card.
Void Pentagraph	• Void appears in the bottom of the card when photocopied.
Warning Band	• Bands warning of counterfeit features.

*FEDERAL RESERVE BOARD OF GOVERNMENT



PINTO COATES KYRE & BROWN PLLC

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² *Also admitted in Del.*
³ *Also admitted in D.C. & Va.*

3203 Brassfield Road
Greensboro, N.C. 27410

P. O. Box 4848
Greensboro, N.C. 27404

phone: 336.282.8848
fax: 336.282.8409
website: www.pckb-law.com

pcoates@pckb-law.com

December 11, 2009

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

**Re: Creditor: Paul D. Coates and Jacqueline T. Coates
Debtor: Taylor, Bean & Whitaker Mortgage Corp.
Case No.: 3:09-bk-07047-JAF**

Dear Sir/Madam:

Please find enclosed our Proof of Claim in the amount of \$5,751.78 which represents our claim for a bounced check on our escrow funds that were held.

I am enclosing a copy of the bounced check, along with the most recent monthly billing statement prior to the issuance of the check, and a letter from our bank indicating that the funds were not honored.

Please return a filed Proof of Claim at your earliest convenience. I have enclosed a self-addressed stamped envelope for your convenience.

With kindest regards, I remain,

Very truly yours,

PINTO COATES KYRE & BROWN, PLLC


Paul D. Coates

PDC/mp
Enclosures
(Proof of Claim; stamped,
self-addressed envelope)