

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):

Check this box to indicate that this claim amends a previously filed claim.

Name and address where notices should be sent:

Nicholas Casey
2100 Carpet Barn Rd.
Lincoln, Mo 65338

CLAIM FILED
JACKSONVILLE, FLORIDA

Court Claim Number: (If known)

Telephone number:

573-789-6190

DEC 21 2009

Filed on:

Name and address where payment should be sent (if different from above):

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.

Telephone number:

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

1. Amount of Claim as of Date Case Filed: \$ 3000.00

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: had escrow check / escrow and my bank fees (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: 5632

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.)

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: 14 Dec 2009

Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Nicholas Casey

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00459

101000048
08/27/2009
6512226763

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

RETURN REASON - X
REFER TO IMAGE

866-369-6509

907062026721990 08/24/2009
32019021759 08/24/2009

| | | | | | |
|--|--|-------------------------|--|--------------------------------|--|
| TAYLOR, BEAN & WHITAKER | | Platinum Community Bank | | A/C. 398881 | |
| Mortgage Corporation | | 76746718 | | CHECK NO. 398881 | |
| 315 NE 14th Street | | DATE | | AMOUNT | |
| Orlando, Florida 328170 | | August 13, 2009 | | \$2,432.44 | |
| Escrow Disbursement Clearing Account | | PAY TO THE ORDER OF | | NICHOLAS A CASEY | |
| Two Thousand Four Hundred Fifty Two and 44/100 | | NICHOLAS A CASEY | | 21000 CARPET BARN RD | |
| | | LINCOLN MO 65338 | | 320016126 08-25-09 101 4889 01 | |
| | | MICHAEL J. HARRIS | | ⑆39888⑆ ⑆071974453⑆ 000904015⑆ | |

⑆071974453⑆ ⑆0000904015⑆ ⑆0000245244⑆

FIRST COMMUNITY BANK
P O BOX 1330
WARSAW, MO 65355

PHONE: 660-438-4388

NICHOLAS A CASEY
21000 CARPET BARN RD
LINCOLN MO 65338-2712

ACCOUNT: ~~XXXXXXXXXXXXXXXXXXXX~~

AS OF: 09/03/09

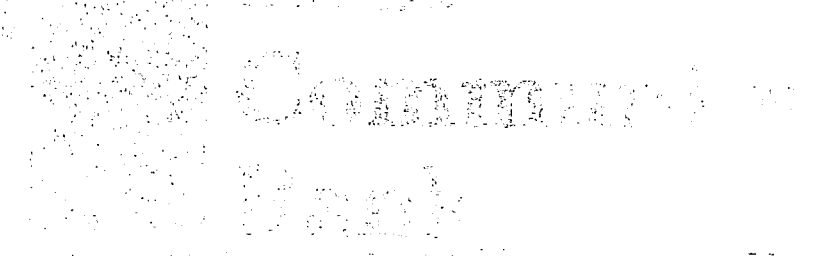
PAGE 1

* NOTICE OF ITEMS CHARGED BACK *
* TO YOUR ACCOUNT *

THE FOLLOWING ITEMS HAVE BEEN RETURNED AND ARE BEING CHARGED BACK TO YOUR ACCOUNT:

|PAYOR..... |REASON..... | AMOUNT |
|--|------------------|----------|
| TAYLOR BEAN & WHITAK ? | | 2,452.44 |
| TOTAL ITEMS CHARGED BACK TO YOUR ACCOUNT | | 2,452.44 |
| PLEASE DEDUCT A HANDLING FEE OF: | | 5.00 |
| YOUR ACCOUNT BALANCE AFTER THIS ACTIVITY IS: | | 1.66- |

PLEASE REFER QUESTIONS TO (800)937-9104.





Taylor, Bean & Whitaker

Loan 2922685

CONTACT US HELP LOGOUT

- Welcome
- Payment Information
- Loan Balances
- Payment History
- Payment Options
- Account Information
- Statements Documents

Payoff Request

Payment History

Click on a transaction number to view the details.

- Please give us your feedback
- Apply for a Refinance
- Update My Insurance Information
- Delinquent and need help?
- REO Properties FOR SALE
- Make a payment at any Western Union Location
- eStatements
- Frequently Asked Questions
- Amortization Table
- Refinance? New Loan? Call 1-877-754-6847

| No. | Due Date | Paid Date | Payment Amount | Description |
|-----|----------|-----------|----------------|----------------|
| 1 | 08/01/09 | 08/13/09 | -2,452.44 | PIF Escrow |
| 2 | 08/01/09 | 07/24/09 | 149,003.32 | Final Pmt |
| 3 | 08/01/09 | 07/14/09 | 0.00 | Lockbox |
| 4 | 07/01/09 | 07/14/09 | 1,055.00 | Lockbox |
| 5 | 07/01/09 | 06/05/09 | 0.00 | Lockbox |
| 6 | 06/01/09 | 06/05/09 | 1,055.00 | Lockbox |
| 7 | 06/01/09 | 05/08/09 | 0.00 | Lockbox |
| 8 | 05/01/09 | 05/08/09 | 1,055.00 | Lockbox |
| 9 | 05/01/09 | 04/06/09 | 0.00 | Lockbox |
| 10 | 04/01/09 | 04/06/09 | 1,055.00 | Lockbox |
| 11 | 04/01/09 | 03/05/09 | 0.00 | Lockbox |
| 12 | 03/01/09 | 03/05/09 | 1,055.00 | Lockbox |
| 13 | 03/01/09 | 02/02/09 | 0.00 | Lockbox |
| 14 | 02/01/09 | 02/02/09 | 1,055.00 | Lockbox |
| 15 | 02/01/09 | 12/26/08 | 0.00 | Lockbox |
| 16 | 01/01/09 | 12/26/08 | 1,055.00 | Lockbox |
| 17 | 01/01/09 | 12/26/08 | -787.37 | T&I Dis |
| 18 | 01/01/09 | 12/01/08 | 0.00 | Lockbox |
| 19 | 12/01/08 | 12/01/08 | 1,055.00 | Lockbox |
| 20 | 12/01/08 | 10/29/08 | 0.02 | Esc Correction |
| 21 | 11/01/08 | 10/27/08 | 1,052.66 | |

I also don't understand how my payoff went from being 147,000 to the 149,003.32

Bad escrow check