


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
<i>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.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Central Loan Admin. & Reporting		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Central Loan Admin. & Reporting PO Box 211091 Eagan, MN 55121		Court Claim Number: _____ (If known)
Telephone number: 1-866-305-6949		Filed on: _____
Name and address where payment should be sent (if different from above): DEC 28 2009 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>1,284.00</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>Insurance paid - Returned NSF</u> (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: <u>BSN acct. # 2868356</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: _____ (See instruction #3a on reverse side.) <u>Central acct #0031122815</u>		<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 type="checkbox"/> Other Describe:		<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).
Value of Property: \$ _____ Annual Interest Rate _____ %		<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).
Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____		Amount entitled to priority: \$ _____
Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		<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>
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>12/19/09</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. <u>Kara D. Fulmer</u> Kara D. Fulmer	FOR COURT USE ONLY T, B & W Mortgage Corp.  00480

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 *TBW/*

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor *Cenlar*

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.

Taylor, Bean - Service Released
 1417 N. Magnolia Avenue
 Ocala, FL 34475-9078
 (888)225-2164

JOHN W. FULMER & KARA D. FULMER
 PO BOX 48
 WHITEHOUSE TX 75791

Starting Balances	
Deferred Principal Balance:	.00
Principal:	150,000.00
Tax & Insurance:	2,676.00
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	.00
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00
Property Address	
3342 F.M. Road 346	
Tyler TX 75703	

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Loan Activity Report

December 9, 2009

Loan # 2868356

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/Curtailment	T&I Paid	Misc Ins	Late Chrg/Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
DIS	11/01/08	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	150,000.00
	10/23/08			.00			.00			.00	2,598.50
REG	11/01/08	1,376.82	843.75	129.15	403.92	.00	.00	.00	.00	.00	149,870.85
	10/29/08			.00			.00			.00	3,002.42
DIS	12/01/08	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	149,870.85
	11/20/08			.00			.00			.00	2,924.92
REG	12/01/08	1,376.82	843.02	129.88	403.92	.00	.00	.00	.00	.00	149,740.97
	12/02/08			.00			.00			.00	3,328.84
DIS	01/01/09	-3,643.75	.00	.00	-3,643.75	.00	.00	.00	.00	.00	149,740.97
	12/09/08			.00			.00			.00	-314.91
DIS	01/01/09	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	149,740.97
	12/23/08			.00			.00			.00	-392.41
REG	01/01/09	1,376.82	842.29	130.61	403.92	.00	.00	.00	.00	.00	149,610.36
	01/06/09			.00			.00			.00	11.51
DIS	02/01/09	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	149,610.36
	01/21/09			.00			.00			.00	-65.99
REG	02/01/09	1,376.82	841.56	131.34	403.92	.00	.00	.00	.00	.00	149,479.02
	02/05/09			.00			.00			.00	337.93
CUR	03/01/09	23.18	.00	.00	.00	.00	.00	.00	.00	.00	149,455.84
	02/05/09			23.18			.00			.00	337.93
DIS	03/01/09	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	149,455.84
	02/24/09			.00			.00			.00	260.43
REG	03/01/09	1,376.82	840.69	132.21	403.92	.00	.00	.00	.00	.00	149,323.63
	03/03/09			.00			.00			.00	664.35
CUR	04/01/09	23.18	.00	.00	.00	.00	.00	.00	.00	.00	149,300.45
	03/03/09			23.18			.00			.00	664.35
DIS	04/01/09	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	149,300.45
	03/23/09			.00			.00			.00	586.85

Loan Activity Report

December 9, 2009

Loan # 2868356

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
REG	04/01/09	1,376.82	839.82	133.08	403.92	.00	.00	.00	.00	.00	149,167.37
	03/31/09			.00			.00			.00	990.77
CUR	05/01/09	23.18	.00	.00	.00	.00	.00	.00	.00	.00	149,144.19
	03/31/09			23.18			.00			.00	990.77
DIS	05/01/09	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	149,144.19
	04/20/09			.00			.00			.00	913.27
REG	05/01/09	1,376.82	838.94	133.96	403.92	.00	.00	.00	.00	.00	149,010.23
	05/01/09			.00			.00			.00	1,317.19
CUR	06/01/09	23.18	.00	.00	.00	.00	.00	.00	.00	.00	148,987.05
	05/01/09			23.18			.00			.00	1,317.19
DIS	06/01/09	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	148,987.05
	05/22/09			.00			.00			.00	1,239.69
REG	06/01/09	1,376.82	838.05	134.85	403.92	.00	.00	.00	.00	.00	148,852.20
	06/01/09			.00			.00			.00	1,643.61
CUR	07/01/09	23.18	.00	.00	.00	.00	.00	.00	.00	.00	148,829.02
	06/01/09			23.18			.00			.00	1,643.61
DIS	07/01/09	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	148,829.02
	06/22/09			.00			.00			.00	1,566.11
REG	07/01/09	1,376.82	837.16	135.74	403.92	.00	.00	.00	.00	.00	148,693.28
	07/01/09			.00			.00			.00	1,970.03
CUR	08/01/09	23.18	.00	.00	.00	.00	.00	.00	.00	.00	148,670.10
	07/01/09			23.18			.00			.00	1,970.03
DIS	08/01/09	-77.50	.00	.00	-77.50	.00	.00	.00	.00	.00	148,670.10
	07/23/09			.00			.00			.00	1,892.53
REG	08/01/09	1,376.82	836.27	136.63	403.92	.00	.00	.00	.00	.00	148,533.47
	07/31/09			.00			.00			.00	2,296.45
CUR	09/01/09	23.18	.00	.00	.00	.00	.00	.00	.00	.00	148,510.29
	07/31/09			23.18			.00			.00	2,296.45
DIS	09/01/09	-1,284.00	.00	.00	-1,284.00	.00	.00	.00	.00	.00	148,510.29
	08/10/09			.00			.00			.00	1,012.45
EXP	09/01/09	147,497.84	.00	148,510.29	-1,012.45	.00	.00	.00	.00	.00	.00
	08/13/09			.00			.00			.00	.00
Totals:		<u>155,725.55</u>	<u>8,401.55</u>	<u>149,837.74</u>	<u>-2,676.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	
				<u>162.26</u>			<u>0.00</u>			<u>0.00</u>	

check did NOT clear

Court in 5 Days to have Escrow fund released.

w/5 days

then will be credited to Centar.

Central

**** CONTINUATION ****

The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI Cancellation, contact us at PO Box 77404, Ewing, NJ 08628 or call 1-866-305-6949.

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ACCOUNT HISTORY

The following statement of activity in your escrow account from 08/09 through 12/09 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$.00	\$1,012.45
September		807.84 *		77.50 *	PMI	.00	1,742.79
September				1,284.00 *	HAZARD INS	.00	458.79
October				77.50 *	PMI	.00	381.29
November		403.92 *		77.50 *	PMI	.00	707.71
November				2,489.21 *	R.E. TAX	.00	1,781.50-
December		403.92 E		77.50 E	PMI	.00	1,455.08-

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 01/10 through 12/10 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow Account Balance	Required Escrow Account Balance
	To Escrow	From Escrow			
			Beginning Balance	\$1,455.08-	\$628.91
January	391.93	77.50	PMI	1,140.65-	943.34
February	391.93	77.50	PMI	826.22-	1,257.77
March	391.93	77.50	PMI	511.79-	1,572.20
April	391.93	77.50	PMI	197.36-	1,886.63
May	391.93	77.50	PMI	117.07	2,201.06
June	391.93	77.50	PMI	431.50	2,515.49
July	391.93	77.50	PMI	745.93	2,829.92
August	391.93	77.50	PMI	1,060.36	3,144.35
August		1,284.00	HAZARD INS	223.64-	1,860.35
September	391.93	77.50	PMI	90.79	2,174.78
October	391.93	77.50	PMI	405.22	2,489.21
November	391.93	77.50	PMI	719.65	2,803.64
December	391.93	77.50	PMI	1,034.08	3,118.07
December		2,489.21	R.E. TAX	1,455.13-	628.86

Your Projected Escrow Account Balance as of 12/31/09 is \$1,455.08-. Your Required Beginning Escrow Balance according to this analysis should be \$628.91.

This means your escrow account is under-funded by a total of \$2,083.99. You have a Deficiency of \$1,455.08, and a Shortage of \$628.91. Per Federal law, the Deficiency may be collected from you over 2 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. The Shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so we may require payment within 30 days. We will collect the Deficiency and the Shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$628.86, as shown in December. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P&I)	\$972.90
	Escrow Deposit	\$391.93
	Deficiency/Shortage/Surplus	\$173.67
	Optional Insurance	\$0.00
	Other	\$0.00
	Less: Buydown/Assistance Payment	\$0.00

New Loan Payment Beginning 01/01/10 \$1,538.50

Important note to our Automatic Draft Customers: Any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn

***** CONTINUED ON NEXT PAGE *****