

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:

MARYBETH, George Schnurr
61 Victory Point DR
Bluffton SC 29910

Court Claim Number: (If known)

Telephone number:

843 757 9755

Filed on:

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

SAME AS ABOVE

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:

\$10.00 in Bounced check fees

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

1. Amount of Claim as of Date Case Filed:

\$ 2051.77 + check fees

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.

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.

Specify the priority of the claim.

2. Basis for Claim: Funds paid into escrow accounts. Loan paid off, funds belong to me personally.

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: 0850 # 2256

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: Loan # [redacted] TBW-1101714

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: Real Estate Motor Vehicle Other

CLAIM FILED JACKSONVILLE, FLORIDA

Value of Property: \$ Annual Interest Rate %

DEC 28 2009

Amount of arrearage and other charges as of time case filed included in secured claim,

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).

if any: \$ Basis for perfection: CLERK, U.S. BANKRUPTCY COURT

MIDDLE DISTRICT OF FLORIDA

Amount of Secured Claim: \$ Amount Unsecured: \$

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.

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.)

Amount entitled to priority:

\$

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

*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.

If the documents are not available, please explain:

Date: 12/18/09

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.

Handwritten signature of George Schnurr

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00502

December 21, 2009

BMC Group
Attn: Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Re: Taylor Bean and Whitaker Escrow Refund for
George and Marybeth Schnurr loan # 1101714

To Whom it may concern:

Attached for filing is the requested proof of claim form regarding funds due to us personally for monies paid into escrow account for paid out TBW loan #110174.

The documentation attached to this claim will provide verification the funds are owed to us personally. Enclosed for verification are the following documents:

- 1) Copy of Returned NSF check in the amount of \$2,051.77 plus returned check charge of \$10.00.
- 2) Copy of July mortgage statement showing escrow balance prior to loan pay off.
- 3) Copy of refund letter for surplus funds in escrow account for #1101714.
- 4) Copy of loan pay off confirmation for account #1101714.
- 5) Copy of Settlement Statement showing pay off of #1101714 as loan was refinanced into TBW #3313243 as of July 21,2009.

In addition we have provided a self addressed stamped envelope and request BMC Group to return a copy of the filed paper work for our records.

If you have any questions or require additional information please contact us immediately. We appreciate your prompt attention to our request this matter.

Sincerely,

George and Marybeth Schnurr
61 Victory Point Dr
Bluffton, SC 29910
843-757-9755
Last four of SSN# 2256

**Taylor, Bean
& Whitaker**

Mortgage Corp.
1417 North Magnolia Ave
Ocala, Florida 34475
Bus. 888-225-2164
Fax 888-329-9270
Web: www.taylorbean.com

Escrow Refund Check

Enclosed please find a check issued in connection with your Taylor, Bean & Whitaker Mortgage Corp. loan. You should have recently received documentation from us notifying you of a forthcoming check from your escrow account and the reason. You may also view the documentation online. Simply log on to your account, select the "See More" option and access the "Statement/Documents" tab.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164, Monday-Friday 9:00am – 8:00pm or Saturday 8:00am – 5:00pm EST.

We appreciate your business.

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

Enc. (1)

398346

Payee Disbursement Voucher

Loan #	Pol/Tax #	Loan Name	Date Paid	Amount	Check Number
1101714		George T Schnurr	08/13/09	-2,051.77	398346

Payee DisbursementTotal: -2,051.77

1-800-786-8787

Date: Sep 15, 2009 Advice D-635648

Acct: 175/1000057118100

The following deposited check(s) were returned to SunTrust unpaid. The amount of the check(s) and applicable fees have been deducted from your account. If your checks are not enclosed, please call us.

SEQ # ITEM AMOUNT
012802 2,051.77

GEORGE T SCHNURR OR
MARYBETH F SCHNURR
61 VICTORY POINT DR
BLUFFTON SC 29910-6127

1 Item charged totaling \$2,051.77

1 Item charged a fee totaling \$10.00

Advice Total \$2,061.77 (D)

⑆402333198⑆ 001000057118100⑆ ⑆0000635648⑆

071000301
09/09/2009
6617218876

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

0061065696
08/27/2009
125120E90J

TAYLOR, BEAN & WHITAKER Mortgage Corporation 315 NE 14th Street Orlando, Florida 32879 Equal Housing Opportunity Lender		Platinum Community Bank NO. 398346
Two Thousand Fifty One and 77/100		DATE August 13, 2009
PAY TO THE ORDER OF.	NSF	Returned Not Paid Because
GEORGE T SCHNURR & MARYBETH SCHNURR 61 VICTORY POINT DRIVE BLUFFTON SC 29910		REASON FOR RETURN REASON-X REASON-12 REASON-13
⑆398346⑆ ⑆071974453⑆ 0000904015⑆		⑆0000205177⑆

⑆071974453⑆ 0000904015⑆ ⑆0000205177⑆

⑆398346⑆ ⑆071974453⑆ 0000904015⑆ ⑆0000205177⑆



Taylor Bean & Whitaker

1417 North Magnolia Avenue
Ocala, Florida 34475
888 225-2164

MONTHLY BILLING STATEMENT

Handwritten signature/initials

General Billing Info:

Statement Date:	07/08/2009
Loan Number:	1101714
Interest Rate:	6.000%
Payment Due Date:	08/01/2009
Regular Monthly Payment:	\$2,806.12
Total Payment(s) Due:	\$2,806.12
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$2,806.12

Return Service Requested 9536 44
George T Schnurr & Marybeth Schnurr
61 Victory Point Dr
Bluffton, SC 29910-6127

Account Balances:

Principal Bal. on 07/08/2009	\$382,894.71
Escrow Bal. on 07/08/2009	\$1,862.94
Interest Paid Year to Date	\$13,468.03
Total	\$0.00

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
07/06/2009	Regular Payment	\$481.32	\$1,916.88	\$362.89	\$45.03	\$0.00	\$2,806.12

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: LIBERTY MUTUAL INSURANCE
Ins Policy No.: H32-258-087183-407 6

Handwritten notes:
- Last Payment + statement
- Loan paid off 7/21/09

Thank you for your prompt payment!

Reminder to borrowers with escrow accounts: For prompt processing, please ensure your insurance carrier/sport conds your new or updated insurance premium billing to Taylor Bean & Whitaker. Please refer to the back of this statement for more information.

Detach Here

Loan #: 1101714

Property Address:
61 VICTORY POINT DRIVE
BLUFFTON, SC 29910

Customer:
George T Schnurr & Marybeth Schnurr
61 Victory Point Dr
Bluffton, SC 29910-6127

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: \$2,806.12
Total Amount Due: \$2,806.12
Amount Due if Received After 08/16/2009: \$2,821.62

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

Extra Principal Paid:

Extra Escrow Paid:

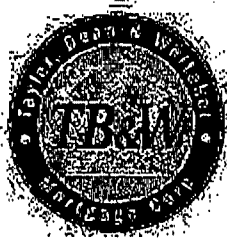
Late Charge Paid:

Enter Total Amount Paid:

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



ATTN F. McKinney

**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbcan.com

July 22, 2009

George T Schnurr & Marybeth Schnurr
61 Victory Point Drive
Bluffton, SC 29910Re: Paid In Full
Loan Number: 1401714
Property Address: 61 VICTORY POINT DRIVE

Dear George T Schnurr & Marybeth Schnurr:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/21/2009. We have enclosed a copy of the loan history for your records.

Please be aware of the following:

Escrow Account - Property Taxes and Homeowner's Insurance

You are now responsible for all tax and insurance payments. Please consult your insurance agent and/or local tax authority for more information.

Escrow Account - Remaining FundsIf applicable, any remaining escrow account funds will be sent to the above mailing address, via US mail, within 30 days of the payoff date. If you have a new mailing address, please visit our web site at www.taylorbean.com and select "My Mortgage" to update your mailing address, or you may contact us at 1-888-225-2164 to speak with one of our Customer Relations Representatives.

Please be aware if you placed a stop payment on a check or if a check was presented and then returned to you unpaid within the last 90 days, these funds may need to be returned to us. If this situation applies, please contact our Cashiering Department at 1-888-225-2164 ext. 11312 prior to cashing your escrow refund check.

Lien Release Information

The document necessary to release our lien in the public records will be prepared and sent to the County Recorder as soon as possible. Upon receipt of the recorded document, we will post the information to our records and the original document will be sent to you.

If you have any questions regarding the pay off of your loan, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164. If we may be of service in the future, please contact our Origination office at 1-877-754-6847.

Sincerely,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

enclosure(s)

Cpiflv2.3

L. SETTLEMENT CHARGES		PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION based on price \$ @ 0.000 =			
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	to		
703. Commission paid at Settlement			
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee	%		
802. Loan Discount	%		
803. Appraisal Fee	to Rabun Associates (P.O.C.) 500.00 Buyer		
804. Credit Report	to Bank Meridian	17.66	
805. Yield Spread Premium to	to Bank Meridian from TB&W \$1,313.76 (POC)		
806. Processing fee	to Bank Meridian	250.00	
807. Subordination Fed Ex Fees	to Bank Meridian	24.00	
808. Tax Service Fee	to Taylor, Bean & Whitaker	LR 73.00	
809. Administration Fee	to Taylor, Bean & Whitaker	LR 525.00	
810. MERS Fee	to Taylor, Bean & Whitaker	LR 22.50	
811. Appraisal Recertification	to BankMeridian	200.00	
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest From	07/21/2009 to 08/01/2009 @\$ 53.5600 /day 11 Days	LR 589.16	
902. Mortgage Insurance Premium for	to		
903. Hazard Insurance Premium for	to		
904. Flood Premium	to Selective Insurance Company	819.00	
905.			
1000. RESERVES DEPOSITED WITH LENDER FOR			
1001. Hazard Insurance	8 mo. @ \$ 155.25 /mo	LR 1,242.00	
1002. Mortgage Insurance	mo. @ \$ /mo		
1003. City Property Tax	mo. @ \$ /mo		
1004. County Property Tax	10 mo. @ \$ 172.25 /mo	LR 1,722.50	
1005. Annual Assessments	mo. @ \$ /mo		
1006. Flood Insurance	2 mo. @ \$ 68.25 /mo	LR 136.50	
1009. Aggregate Analysis Adjustment		LR -754.00	
1100. TITLE CHARGES			
1101. Settlement or closing fee			
1102. Abstract or title search	to The Title Company, Inc.	85.00	
1103. Title examination			
1104. Title insurance binder	to Bird, Cofield & Moise, LLC	150.00	
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney's fees	to Bird, Cofield & Moise, LLC	475.00	
(includes above items No:)			
1108. Title Insurance	to First American Title Insurance Company	784.25	
(includes above items No:)			
1109. Lender's Policy	391,000.00 - 784.25		
1110. Owner's Policy			
1111. Final Update	to The Title Company, Inc.	55.00	
1112.			
1113. Red Oak Title Company, LLC retains \$470.55 of title insurance premium.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees Deed \$; Mortgage \$ 21.00 ; Release \$ 5.00		26.00	
1202. City/County tax/stamps	Deed \$; Mortgage \$		
1203. State tax/stamps	Deed \$; Mortgage \$		
1204. Subordination Agreement	to Beaufort County Records	10.00	
1205.			
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey			
1302. Pest Inspection			
1303. Payoff Loan # 1101714	to Taylor, Bean & Whitaker Mortgage Corp.	384,371.37	
1304. Copy, Postage, UPS, Courier	to Bird, Cofield & Moise, LLC	75.00	
1305.			
1306.			
1307.			
1308.			
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)		390,898.94	

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

George T. Schnurr

Marybeth Schnurr

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause funds to be disbursed in accordance with this statement.

Settlement Agent

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U. S. Code Section 1001 and Section 1010.