


<b>UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: <b>TAYLOR, BEAN &amp; WHITAKER MORTGAGE CORP.</b>		Case Number: <b>3:09-bk-07047-JAF</b>
<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): <b>John W. Wilcoxson</b>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: <b>17110 114th St E Bonney Lake, Wa 98391</b>		<b>Court Claim Number:</b> _____ <i>(If known)</i>
Telephone number: <b>(253) 862-6731</b>		Filed on: <b>12/15/2009</b>
Name and address where payment should be sent (if different from above): <b>17110 114th St E Bonney Lake, WA 98391</b>		<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: <b>(253) 862-6731</b>		<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>1,058.34</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.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <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).  <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5).  <input checked="" 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).  <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8).  <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(____).
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.		
2. Basis for Claim: <u>Escrow Balance Refund</u> <i>(See instruction #2 on reverse side.)</i>		Amount entitled to priority:  \$ <u>1,058.34</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>
3. Last four digits of any number by which creditor identifies debtor: <u>3810</u>  3a. Debtor may have scheduled account as: _____ <i>(See instruction #3a on reverse side.)</i>		
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 type="checkbox"/> 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: \$ <u>1,058.34</u> Basis for perfection: <u>Escrow Balance</u>  Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
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. <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:		
Date: <b>12/15/2009</b>	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.  <b>John W Wilcoxson 12/15/09</b>	<b>FOR COURT USE ONLY</b>  T, B & W Mortgage Corp.  00523

Tax and Insurance Account Disclosure Payoff Statement

June 2, 2009

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

Loan Number 1833810  
 Due Date 05/01/09

Property Address:  
 17110 114TH STREET E  
 BONNEY LAKE WA 98391

#3810

JOHN W. WILCOXSON & LORA B WILCOXSON  
 17110 114TH STREET E  
 BONNEY LAKE WA 98391

Account History for 08/08 Through 06/09

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.....						1,933.11	1,933.11
August	338.29	338.29	0.00	0.00		2,271.40	2,271.40
September	338.29	338.29	0.00	0.00		2,609.69	2,609.69
	0.00	0.00	0.00	499.00 *	Property Insurance	2,609.69	2,110.69
October	338.29	338.29	551.00	0.00 *	Property Insurance	2,396.98	2,448.98
	0.00	0.00	1,720.40	1,788.11 *	County Taxes	676.58	660.87
November	338.29	338.29	0.00	0.00		1,014.87	999.16
December	338.29	338.29	0.00	0.00		1,353.16	1,337.45
January	338.29	338.29	0.00	0.00		1,691.45	1,675.74
February	338.29	338.29	0.00	0.00		2,029.74	2,014.03
March	338.29	338.29	0.00	0.00		2,368.03	2,352.32
April	338.29	338.29	1,788.11	1,778.12 *	County Taxes	918.21	912.49
May	338.29	145.85 *	0.00	0.00		1,256.50	1,058.34
June	338.29	0.00 *	0.00	0.00		1,594.79	1,058.34
	0.00	0.00	0.00	1,058.34 *		1,594.79	0.00 **
Totals.....	3,721.19	3,190.46	4,059.51	5,123.57			

← Amt of Claim.

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 1,677.47. The breakdown was as follows: 1,339.18 Principal and Interest, 338.29 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.

Date: 09/10/2009



John Wilcoxson  
17110 114th St E  
Bonney Lake WA 98391

#3810

Dear John Wilcoxson:

Subject: Returned Deposit on Account Number 3559781767

Please be advised that your account has been debited in the amount of \$1,058.34 due to a returned deposit. Please review the check image below to review the details of the payor, financial institution the check is drawn upon, amount, and check number. Please note that the payor's financial institution has listed the reason the check was not accepted for payment as Refer to Maker

You are CAUTIONED that if this debit has drawn your account negative, you will be liable to us for such amounts plus our costs and expenses associated with collection of all or any part of such amount. We will not be liable for any dishonor resulting from any reversal of credit, return of deposited items, or for any damages resulting from any of those actions.

You may wish to go to [www.becu.org](http://www.becu.org) to review the status of your account using Online Banking. If you have any questions, please call the BECU Contact Center at 206-439-5700 or toll-free at 1-800-233-2328 if you are calling from outside the local Seattle area.

Sincerely,

BECU

⑆122000166⑆  
09/10/2009  
6625906055

THIS IS A LEGAL COPY OF  
YOUR CHECK. YOU CAN USE  
THE SAME WAY YOU WOULD  
USE THE ORIGINAL CHECK.

RETURN REASON - 2  
REFER TO MAKER

5003/AD/AD LEGIT/POS/SEC1

TAYLOR, BEAN & WHITAKER  
Member FDIC  
Check Number 325478  
Check Amount \$1,058.34  
Date 09/10/2009  
Payor JOHN W. WILCOXSON & LORNA WILCOXSON  
17110 114TH STREET E  
BONNEY LAKE WA 98391

⑆123478⑆ ⑆09102009⑆ ⑆0000105834⑆

⑆323478⑆ ⑆42071974453⑆ ⑆0000704015⑆ ⑆0000105834⑆

⑆071000201⑆ 09/10/2009 0021  
⑆071000201⑆ 09/10/2009  
⑆122000166⑆ 09/10/2009  
⑆122000166⑆ 09/10/2009  
⑆122000166⑆ 09/10/2009  
⑆122000166⑆ 09/10/2009

09-10-2009 0021

5817234751  
FRB-CHI 09092009

355781767

⑆071000201⑆ 09/10/2009  
⑆122000166⑆ 09/10/2009  
⑆122000166⑆ 09/10/2009  
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Do not endorse or write below this line