

FILED VIA MAIL

UNITED STATES BANKRUPTCY COURT Middle District of Florida 2009 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): RS Mechanical Services, LLC
Name and address where notices should be sent: Merbaum Law Group, P.C. 5755 North Point Parkway, Suite 284 Alpharetta, Georgia 30022
Telephone number: (678) 393-8232

Check this box to indicate that this claim amends a previously filed claim.
Court Claim Number: (If known)
Filed on:

Name and address where payment should be sent (if different from above): RS MECHANICAL SERVICES, LLC PO BOX 1580 MAPLETON, GA 30126
Telephone number: 678-305-0255

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

1. Amount of Claim as of Date Case Filed: \$ 4,709.35
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: Services Performed (See instruction #2 on reverse side.)
3. Last four digits of any number by which creditor identifies debtor:
3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
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).

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 JACKSONVILLE, FLORIDA
Describe:
Value of Property: \$ Annual Interest Rate % DEC 31 2009
Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ Basis for perfection: CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA
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.)

Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().
Amount entitled to priority: \$

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.
If the documents are not available, please explain:

*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: 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.
00532

RICARDO SINCLAIR, OWNER 12/9/09
Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

CALCULATION OF INTEREST ON PRINCIPAL BALANCE

| Date | Principal | Interest* | Total Amount Due |
|--|-------------------|-----------------|-------------------|
| June, 2009 | \$4,380.80 | | |
| July, 2009 | \$4,380.80 | \$65.71 | |
| August, 2009 | \$4,380.80 | \$65.71 | |
| September, 2009 | \$4,380.80 | \$65.71 | |
| October, 2009 | \$4,380.80 | \$65.71 | |
| November, 2009 | \$4,380.80 | \$65.71 | |
| Total Interest Due Through June, 2009 | | \$328.55 | |
| Total Principal Due | \$4,380.80 | | |
| Total Amount Due | | | \$4,709.35 |

****Interest has been calculated pursuant to Georgia Statutory Provision O.C.G.A. 7-4-16 which states that an owner of a commercial account may charge interest on that portion of a commercial account which has been due and payable 30 days or more at a rate not in excess of 1.5% per month. A copy of the statutory provision has been attached for review.****

Work Order

RS MECHANICAL SERVICES, LLC

Air Conditioning/Heating - Ice Machines - Walk-In Freezers
 P.O. Box 1580, Mableton, GA 30126-1580
 678-305-0255 ALT: 404-391-9310 FAX#770-805-0306

May 20, 2009

Summary: INSTALLATION

Reference #: █████-5116

Tech: ISOL

Start Time: 08:00 AM

End Time: 04:00 PM

Bill To:

Gary Johnson
 2384 Middleberry Cloister
 Douglasville, GA 30135

Job Name:

Gary Johnson
 2384 Middleberry Cloister
 Douglasville, GA 30135

404-391-0055

770-920-5325

Job Tel 404-391-0055

Description of Work

Main Floor: Install new 90,000BTU/hr, 95%eff. gas furnace with 13 SEER, 410A (New Freon), A/C system. Install additional duct work to connect to new furnace and A/C. Install new lineset (copper lines) from outside to inside basement main floor unit for A/C. Replace missing electrical wire from disconnect outside to A/C unit only. Pressure, vacuum, test system and conduct start-up on A/C and furnace. Install media air filter

Upstairs story: Repair zoning system and replace defective pane as needed. Install new 14 SEER A/C with 80% eff gas furnace. Install new media air filter system, cut dry wall as needed to repair damaged line sets and control wires for upstairs system. Pressure and vacuum test lineset for leak, conduct start-up on system. Install media air filter

Install new thermostats (Non-programmable digital)

Warranties: Lifetime on heat exchanger MFG., 10 years parts MFG, (2) years labor warranty with RSM or lifetime warranty with annual service agreement

Equipment: Amana

NOTE: Customer responsible for warranting equipment with-in 30 days of installation
www.amana-hac.com

Total Investment

1.0

| Material | Labor | Other | Subtotal | Tax 1 | Tax 2 | Tax 3 | Total |
|----------|-------|-------|----------|-------|-------|-------|-------|
|----------|-------|-------|----------|-------|-------|-------|-------|

All material is guaranteed to be as specified. All work to be completed in a professional manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders and will become an extra charge over and above the estimate. All agreements contingent upon delays beyond our control. Purchaser agrees to pay all costs of collection, including attorney's fees. Additional \$500.00 administration fee for processing any legal matter. Owner of property is responsible for all security of material and equipment left on jobsite to complete work. Payments are not due based on county inspection or other trades pending inspections, or work that may hinder HVAC inspections. Final connections are to be made by appliance trade installers. Any wall or ceiling penetration, due to installation of equipment will be the responsibility of the homeowner to repair. Labor warranty is one (1) year for date of install, unless otherwise specified. The initiation of work validates

Proposal

RS MECHANICAL SERVICES, LLC

Air Conditioning/Heating - Ice Machines - Walk-In Freezers

P O. Box 1580, Mableton, GA 30126-1580

678-305-0255 ALT: 404-391-9310 FAX#770-805-0306

March 20, 2009

Summary: QUOTE

Reference #: [REDACTED]-101

Tech: SINCLAIR

Due Date: 3/20/2009

Gary Johnson
2384 Middleberry Cloister
Douglasville, GA 30135

Job Name:

Gary Johnson
2384 Middleberry Cloister
Douglasville, GA 30135

404-391-0051

770-920-5325

Job Tel 404-391-0051

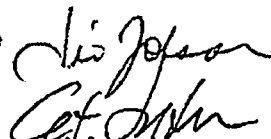
We Hereby Submit Specifications And Estimates For:

county inspections or other trades pending inspections or work that may hinder HVAC inspections. Final connections are to be made by appliance trade installer. Any wall or ceiling penetration, due to installation of equipment will be the responsibility of the homeowner to repair. Labor warranty is one (1) year from date of install, unless otherwise specified.

Authorized
Signature



Acceptance
Signature



Date 3/27/09

FHA STREAMLINED 203(k) LIMITED REPAIR PROGRAM SECOND DISBURSEMENT REQUEST AND RELEASE

Send your request by email to constructionlending@taylorbean.com or by fax to 866-598-1481.

Date: _____ Loan #: _____ FHA Case #: _____

Borrower(s): TINA & GARY T. JOHNSON 404-391-0055

Property Address: 2384 MIDDLEBERRY CLOSTER Phone # and Email: 678-401-5722

City: DOUGLASSVILLE State: GA Zip: 30135 GTJHNSN@MSN.COM

Contractor: _____ Total Disbursement Amt: \$ _____

| | <u>Payee</u> | <u>Amount</u> |
|----------------|--------------|---------------|
| Amount(s) Due: | _____ | \$ _____ |
| Amount(s) Due: | _____ | \$ _____ |
| Amount(s) Due: | _____ | \$ _____ |

Work to be performed: _____

The above referenced Borrower hereby request the final release of funds held in escrow by Taylor, Bean & Whitaker Mortgage Corp, it's successors and/or assigns (hereinafter referred to as "Lender") for materials required for completing improvements and/or renovations on the improvements located on the above described real property, all as described in the Construction Contract or Homeowner/Contractor Agreement (hereinafter referred to as "Contract") by and between the Contractor named in said Contract and Borrower dated _____. The undersigned authorizes the release of said funds directly to Contractor.

Borrower and Contractor agree and certify that the amount of this release of funds and any liens is acceptable to both parties. Contractor also agrees and certifies that these funds will be used only for materials/labor necessary for the completion of improvements located on the above described real property, all as described in the Contract referenced herein.

By acceptance of the Disbursement Amount set forth herein, Contractor hereby releases and discharges, and by these present does hereby release and discharge, the above described real property from any and all liens held by the undersigned, its successors, assigns and subcontractors. In signing this 203KS Second Disbursement Request and Release, it is the intent on Contractor to release any and all liens and claims which might arise from this initial disbursement and, therefore, Contractor agrees to indemnify and hold harmless Lender from any and all sums owing or claimed to be owed by any party who has preformed work on the above described real property in regard to this second disbursement.

By executing below, I hereby acknowledge that the work outlined in the Rehabilitation Loan Agreement has been completed in a workmanlike manner and to my/our satisfaction. We/I authorize disbursement of the amount due under the terms of the Rehabilitation Escrow Account. **All signatures required prior to release of funds.**

[Signature] 7/6/09 [Signature] 7/6/09
Borrower's Signature Date Co-Borrower's Signature Date

[Signature] _____
Contractor's Signature Date

RSMECHANICAL SERVICES

Heating-Air Conditioning-Ventilation- Refrigeration

7004 Oakhill Circle

Austell, GA 30168

Telephone 678-305-0255 Fax 770-805-0306

November 3, 2009

Taylor, Bean & Whitaker
Mortgage Corporation
315 NE 14th Street
Ocala, Florida 34470
Escrow Disbursement Clearing Account

Attn: Customer Relations

Below, you will find a copy of a draft that was returned to us unpaid. This is an attempt to collect funds owed before turning the matter over to our attorneys. Immediate resolution of the debt would certainly be appreciated.

Sharon McCloud
Sharon McCloud,
RS Mechanical Services, llc

071000301
10/26/2009
6111362207

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

0631075133 10/22/2009
057002317145972

| | | | |
|--|--------------------------------------|--|--|
| TAYLOR, BEAN & WHITAKER Mortgage Corporation 315 NE 14th Street Ocala, Florida 34470 Escrow Disbursement Clearing Account | | Platinum Community Bank 70-7448-719 | NO. 384194 CHECK NO. 384194 |
| Four Thousand Three Hundred Eighty and 80/100 | | DATE July 24, 2009 | Dollars AMOUNT \$4,380.80 |
| PAY TO THE ORDER OF: RS MECHANICAL 7004 OAKHILL CIRCLE AUSTELL GA 30168 | BANK CLOSED By Regulators | | <i>Laura Hight</i> AUTHORIZED SIGNATURE |
| #384194# | | #071974453# | #0000904015# |

384 194

4:071974453:

0000904015#

#0000438080#