

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):
 Name and address where notices should be sent:
Christopher J. Skiba
234A High Street, Newburyport, MA 01950
 Telephone number: *978-808-7171*

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):
Same

Telephone number: _____

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: \$ 4,853.02

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: Escrow Funds Related to Primary Residence
 (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: 9927

3a. Debtor may have scheduled account as: _____
 (See instruction #3a on reverse side.)

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 Other
 Describe: **CLAIM FILED JACKSONVILLE, FLORIDA**

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).
 Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).

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:

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: 12/30/09 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.

FOR COURT USE ONLY
 T, B & W Mortgage Corp.

 00533

12/30/09

To: BMC Group
From: Christopher J. Skiba
Regarding: TBLW Escrow Funds \$4,853.02

To whom it may concern,

I am writing to file a claim for \$4,853.02 against Taylor Bean & Whitaker assets. I've attached a TBLW statement that outlines the details of the loan which I refinanced with TD Bank North in August. I've also included a copy of the bounced escrow check that I deposited on 8/18/09. I've also included a self-addressed envelope to receive an acknowledgment.

Thank you,
Chris



Taylor, Bean & Whitaker

Perfecting the Art of Mortgage Lending

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

MONTHLY BILLING STATEMENT

General Billing Info:

Statement Date:	06/16/2009
Loan Number:	9927
Interest Rate:	5.875%
Payment Due Date:	07/01/2009
Regular Monthly Payment:	\$3,071.02
Total Payment(s) Due:	\$3,071.02
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$3,071.02

Account Balances:

Principal Bal. on 06/16/2009	\$377,553.88
Escrow Bal. on 06/16/2009	\$3,148.23
interest Paid Year to Date	\$11,143.18
Taxes Paid Year to Date	\$2,883.24
Insurance Paid Year to Date	\$0.00
Late Charges Paid Year to Date	\$0.00

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:
CustomerService@taylorbean.com

Insurance Information:

Ins Co Name: Commerce Insurance
Ins Policy No.: H ZW4014



Return Service Requested 435 2
Christopher J Skiba
234 High St
Newburyport, MA 01950-3826

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
06/10/2009	Regular Payment	\$515.19	\$1,850.96	\$704.87	\$0.00	\$0.00	\$3,071.02

*8/5/09 officially
ceased a majority
of it's operations*

Thank you for your prompt payment!

Detach Here

Loan #: 9927

Property Address:
234 HIGH STREET
NEWBURYPORT, MA 01950

Customer:
Christopher J Skiba
234 High St
Newburyport, MA 01950-3826

Undesignated additional funds will be applied first to advances or fees due and then to principal.

PAYMENT DUE DATE: 07/01/2009
Regular Monthly Payment: \$3,071.02
Total Amount Due: \$3,071.02
Amount Due if Received After 07/16/2009: \$3,142.00

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



0000779927000030710200003142002

This paper was produced using Eco Friendly Printing Methods including sustainable forest stock, chemical free processless plates and vegetable based inks.

08/24/2009
This is a LEGAL COPY of your check. You can use it the same way you would use the original check

RETURN REASON-A
NOT SUFFICIENT
FUNDS

08/18/2009

TAYLOR, BEAN & WHITAKER
Mortgage Corporation
315 NE 14th Street
Ocala, Florida 34470
Escrow Disbursement Clearing Account

Platinum Community Bank
70-7445-710
NO. 396868
CHECK NO. 396868

Four Thousand Eight Hundred Fifty Three and 02/100

PAY TO THE ORDER OF:
CHRISTOPHER J SKIBA
234 HIGH STREET
NEWBURYPORT MA 01950

DATE: August 18, 2009
AMOUNT: \$ 4,853.02

08-19-09

⑆396868⑆ ⑆071974453⑆ 0000904015⑆



[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

* 08/29/2009

08/24/2009
08/24/2009
< 08/24/2009

Do not endorse or write below this line.

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR SOCIAL SECURITY USE

[Handwritten Signature]

FRE-CHI 08212009

08/18/2009

08/21/2009

Security Features:
• MICR marking and
• MICR numbers
• Void markings
• Void markings
• Void markings
• Void markings

ENT=7156 TRC=7156 BK=0 08-19-09



August 21 2009

CHRISTOPHER J SKIBA OR
CANDICE MARIE SKIBA
234A HIGH ST
NEWBURYPORT MA 01950-3826
US

Dear Valued Customer:

We have been notified that an item deposited to your account will be returned to Bank of America unpaid. We are reducing the availability of funds in your account for the item amount shown below for five business days or until the item is received. Upon receipt of the item, we will charge it back to your account and return it to you unless you have an agreement with us for special handling of returned deposited items. The information we have regarding this item is as follows:

Deposit Acct Number:	[REDACTED]
Item Amount:	\$4,853.02
Date Deposited:	8/18/2009
Deposit Amount:	\$4,853.02
Written By:	TAYLOR BEAN WHITAKER
Payee Name:	CHRISTOPHER J SKIBA
Return Reason:	NSF.

In the event this item should be paid and not returned to us, these funds will be made available to you on the sixth business day from the date of this notice. If there are any fees assessed solely as a result of the delay we imposed on the availability of funds, please contact our customer service representatives at 1-800-432-1000.

Thank you for choosing Bank of America.

Sincerely,

BANK OF AMERICA, N.A.
CENTRAL RETURN ITEMS