

UNITED STATES BANKRUPTCY COURT

Middle District of Florida

PROOF OF CLAIM

Name of Debtor:
TAYLOR, BEAN & WHITAKER MORTGAGE CORPORATION

Case Number:
09-07047-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):
CONSTELLATION ESTATES HOMEOWNERS ASSOCIATION

Check this box to indicate that this claim amends a previously filed claim.

Name and address where notices should be sent:
**C/O RED ROCK FINANCIAL SERVICES
7251 AMIGO STREET # 100, LAS VEGAS NV 89119**

CLAIM FILED
JACKSONVILLE, FLORIDA

Court Claim Number: _____
(If known)

Telephone number:
(702) 932-6887

JAN 04 2010

Filed on: _____

Name and address where payment should be sent (if different from above): **CLERK, U. S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA**

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:

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

1. Amount of Claim as of Date Case Filed: \$ 1,955.12

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.

Specify the priority of the claim.

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: HOA ASSESSMENT
(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: _____

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: R30599
(See instruction #3a on reverse side.)

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.

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: Real Estate Motor Vehicle Other

Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8).

Value of Property: \$ 100,000.00 Annual Interest Rate 18%

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

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

if any: \$ _____ Basis for perfection: _____

Amount of Secured Claim: \$ 1,955.12 Amount Unsecured: \$ _____

Amount entitled to priority:

\$ _____

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

*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.

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 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:

FOR COURT USE ONLY

Date:
12/29/2009

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.

T, B & W Mortgage Corp.



Michelle Prescott, Agent for Constellation Estates Homeowners Association

Michelle Prescott

Red Rock Financial Services

Account Detail

Constellation Estates Homeowners Association

Information as of: December 29, 2009

Red Rock Financial Services Account Number: R30599

Property Address: 6248 Cape Canaveral Ct, Las Vegas, NV 89149

, TAYLOR, BEAN, & WHITAKER / Taylor, Bean & Whitaker Mortgage Corp., / Taylor, Bean & Whitaker Mortgage Corp., ,

Detailed Summary

Date	Description	Amount	Balance	Check#
12/09/2008	Association Misc. Charge	\$80.00	\$80.00	
12/30/2008	Late Fee	\$10.00	\$90.00	
01/01/2009	Assessment	\$60.00	\$150.00	
01/31/2009	Late Fee	\$10.00	\$160.00	
02/01/2009	Assessment	\$60.00	\$220.00	
03/01/2009	Assessment	\$60.00	\$280.00	
03/02/2009	Late Fee	\$10.00	\$290.00	
03/30/2009	Late Fee	\$10.00	\$300.00	
03/30/2009	Intent Mailing Costs	\$9.00	\$309.00	
03/30/2009	Intent to Lien Letter	\$125.00	\$434.00	
03/30/2009	Intent Mailing Costs	\$9.00	\$443.00	
04/01/2009	Assessment	\$60.00	\$503.00	
04/24/2009	Association Mgmt Payment	-\$160.00	\$343.00	4926
04/30/2009	Late Fee	\$10.00	\$353.00	
04/30/2009	Association Interest	\$4.50	\$357.50	
05/01/2009	Assessment	\$60.00	\$417.50	
05/15/2009	Lien Mailing Costs	\$9.00	\$426.50	
05/15/2009	Lien for Delinquent Assessment	\$275.00	\$701.50	
05/15/2009	Lien Release	\$35.00	\$736.50	
05/15/2009	Lien Recording Costs	\$28.00	\$764.50	
05/15/2009	Lien Mailing Costs	\$9.00	\$773.50	
05/30/2009	Late Fee	\$10.00	\$783.50	
06/01/2009	Assessment	\$60.00	\$843.50	
06/22/2009	Intent to NOD	\$90.00	\$933.50	

7251 Amigo Street, Suite 100, Las Vegas, NV 89119 Phone: (702) 932-6887 Fax: (702) 341-7733

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

Printed: 12/29/09

Red Rock Financial Services

Account Detail

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Date	Description	Amount	Balance	Check#
06/30/2009	Late Fee	\$10.00	\$943.50	
06/30/2009	Association Interest	\$6.30	\$949.80	
07/01/2009	Assessment	\$60.00	\$1,009.80	
07/15/2009	NOD Mailing Charges Adjustment	-\$54.00	\$955.80	
07/15/2009	Notice of Default	\$375.00	\$1,330.80	
07/15/2009	NOD Mailing Costs	\$90.00	\$1,420.80	
07/15/2009	NOD Recording Costs	\$64.00	\$1,484.80	
07/15/2009	NOD Release	\$35.00	\$1,519.80	
07/15/2009	NOD Release Recording Costs	\$14.00	\$1,533.80	
07/15/2009	Trustee Sale Guarantee	\$350.00	\$1,883.80	
07/30/2009	Late Fee	\$10.00	\$1,893.80	
07/30/2009	Association Interest	\$1.32	\$1,895.12	
08/01/2009	Assessment	\$60.00	\$1,955.12	
08/30/2009	Late Fee	\$10.00	\$1,965.12	
08/30/2009	Association Interest	\$1.58	\$1,966.70	
09/01/2009	Assessment	\$60.00	\$2,026.70	
09/08/2009	Payoff Demand	\$100.00	\$2,126.70	
09/30/2009	Association Interest	\$1.84	\$2,128.54	
09/30/2009	Late Fee	\$10.00	\$2,138.54	
09/30/2009	Late Fee	\$10.00	\$2,148.54	
10/01/2009	Assessment	\$60.00	\$2,208.54	
10/01/2009	Assessment	\$60.00	\$2,268.54	
10/05/2009	Payoff Demand	\$50.00	\$2,318.54	

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, TAYLOR, BEAN, & WHITAKER / Taylor, Bean & Whitaker Mortgage Corp., / Taylor, Bean & Whitaker Mortgage Corp., ,

Detailed Summary

Date	Description	Amount	Balance	Check#
10/30/2009	Late Fee	\$10.00	\$2,328.54	
11/01/2009	Assessment	\$60.00	\$2,388.54	
11/09/2009	Intent to NOS	\$90.00	\$2,478.54	
11/10/2009	Bankruptcy Adjustment	-\$90.00	\$2,388.54	
11/30/2009	Late Fee	\$10.00	\$2,398.54	
12/01/2009	Assessment	\$60.00	\$2,458.54	

Assessor Parcel Number: 126-25-110-022
File Number: R30599

Requestor:
NORTH AMERICAN TITLE COMPANY
05/27/2009 09:44:34 T20090183760
Book/Instr: 20090527-0001202
Lien Page Count: 1
Fees: \$14.00 N/C Fee: \$0.00

Debbie Conway
Clark County Recorder

LIEN FOR DELINQUENT ASSESSMENTS

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

NOTICE IS HERBY GIVEN: Red Rock Financial Services, a division of RMI Management LLC, officially assigned as agent by the Constellation Estates Homeowners Association, herein also called the Association, in accordance with Nevada Revised Statues and outlined in the Association Covenants, Conditions, and Restrictions, herein also called CC&R's, recorded on 1/25/2002, in Book Number 20020125, as Instrument Number 00365 and including any and all Amendments and Annexations et. seq., of Official Records of Clark County, Nevada. Which have been supplied to and agreed upon by said owner.

Said Association imposes a Lien for Delinquent Assessments on the commonly known property:
6248 Cape Canaveral Court, Las Vegas, NV 89149
CONSTELLATION EST PLAT BOOK 102 PAGE 92 LOT 28 BLOCK B, in the County of Clark

Current Owner(s) of Record:
TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

The amount owing as of the date of preparation of this lien is **\$773.50.

This amount includes assessments, late fees, interest, fines/violations and collection fees and costs.

**The said amount will increase as assessments, late fees, interest, fines/violations, collection fees and costs and/or decrease as partial payments are applied to the account.

Dated: May 15, 2009

Kim Whipple

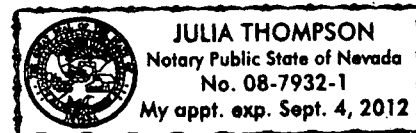
Prepared By Kim Whipple, Red Rock Financial Services, on behalf of Constellation Estates Homeowners Association

STATE OF NEVADA)
COUNTY OF CLARK)

On May 15, 2009, before me, personally appeared Kim Whipple, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.
Julia Thompson

When Recorded Mail To: Red Rock Financial Services
6830 West Oquendo Road, Suite 201
Las Vegas, Nevada 89118
702-932-6887





December 29, 2009

TB & W MORTGAGE
c/o BMC GROUP CLAIMS PROCESSING
P.O. BOX 3020
CHANHASSEN MN 55317-3020

Re: PROOF OF CLAIM