

UNITED STATES BANKRUPTCY COURT

Middle District of Florida

PROOF OF CLAIM

Name of Debtor:  
Taylor, Bean & Whitaker

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):  
Damon W. Stevens

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

Name and address where notices should be sent:  
PO Box 196  
Stoneville, MS 38776

CLAIM FILED  
JACKSONVILLE, FLORIDA

Court Claim Number: \_\_\_\_\_  
(If known)

Telephone number:  
(662) 686-7868

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: \$ 8,684.34

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 refund checks  
(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: 1502

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:

Value of Property: \$ \_\_\_\_\_ Annual Interest Rate \_\_\_\_\_ %

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

if any: \$ \_\_\_\_\_ Basis for perfection: \_\_\_\_\_

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)( ).

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.

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:

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.

*Damon W. Stevens*

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00574



**Taylor, Bean  
& Whitaker**

*Mortgage Corp.*

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: [www.taylorbean.com](http://www.taylorbean.com)

**Paid in Full Loan  
Escrow Balance Refund**

A final analysis of your loan was previously mailed to you under separate cover. The enclosed check represents the remaining balance of your escrow account. If you have not received a copy of your analysis, you may view it online at [www.taylorbean.com](http://www.taylorbean.com). Click on "My Account", log-on and a copy of the statement can be printed from 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](http://www.taylorbean.com) or contact our Customer Support Team at 1-888-225-2164.

Customer Support Team  
Taylor, Bean & Whitaker Mortgage Corp.

\*084202251\*  
12/14/2009  
8000005234 50

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

Guaranty Bank  
Trust Co

054350000008 08/26/2009 6008

PAY TO THE ORDER OF:		TAYLOR, BEAN & WHITAKER		Platinum Community Bank		NO. 399162	
DAMON W. STEVENS P.O. BOX 195 STONEVILLE MS 38776		Mortgage Corporation 315 NE 14th Street Ocala, Florida 34470 Escrow Disbursement Clearing Account		70-744-710		CHECK NO. 399162	
Eight Thousand One Hundred Sixty Five and 33/100		RETURN REASON (A) NOT SUFFICIENT FUNDS		August 14, 2009		Dollars \$8,165.33	
0719744531 0000904015		0719744531 0000904015		0000816533		0000816533	

*Damon W. Stevens*  
AUTHORIZED SIGNATURE

0719744531 0000904015

0000816533



**Taylor, Bean  
& Whitaker**

*Mortgage Corp.*

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: [www.taylorbean.com](http://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](http://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)

340709

Payee Disbursement Voucher

Loan # Pol/Tax #  
2285276

Loan Name  
DAMON W. STEVENS

Date Paid  
06/12/09

Amount  
-519.01

Check Number  
340709

Payee Disbursement Total: -519.01

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

Platinum Community Bank

70-7445-719

NO. 340709

CHECK NO.  
340709

Five Hundred Nineteen and 01/100 \_\_\_\_\_ Dollars

DATE

AMOUNT

June 12, 2009

\$519.01

PAY  
TO THE  
ORDER  
OF:

DAMON W. STEVENS  
P.O. BOX 196  
STONEVILLE MS 38776

AUTHORIZED SIGNATURE

⑈ 340709 ⑈ ⑆ 071974453 ⑆ 0000904015 ⑈

TAYLOR, BEAN & WHITAKER Mortgage Corporation 352-369-6200 888-225-2164

340709



**Taylor, Bean  
& Whitaker**

*Mortgage Corp.*

1417 North Magnolia Ave  
Ocala, Florida 34475  
Bus. 888-225-2164  
Fax 888-329-9270  
Web: [www.taylorbean.com](http://www.taylorbean.com)

July 09, 2009

Damon W. Stevens  
P.O. Box 196  
Stoneville, MS 38776

Re: Paid in Full - Original Note  
Loan Number: 2285276  
Property Address: 107 VININGS DRIVE

Dear Damon W. Stevens:

It has been our pleasure servicing your loan, we have enclosed the Original Note for the above referenced loan. Taylor, Bean & Whitaker has forwarded the satisfaction of Mortgage/Security Deed/Deed of Trust to the Clerk of the Court for release of the lien of record.

Once the document has been returned from the Court, it will be mailed directly to you.

If you have any questions or if we may be of any other service, please visit us on the web at [www.taylorbean.com](http://www.taylorbean.com) or contact our Customer Relations Department at 1-888-225-2164.

Sincerely,

A handwritten signature in cursive script that reads "Marisol Silva".

Marisol Silva  
Manager - Release & Reconveyance  
Taylor, Bean & Whitaker Mortgage Corp.

enclosure



**Taylor, Bean  
& Whitaker**

*Mortgage Corp.*

1417 North Magnolia Ave  
Ocala, Florida 34475  
Bus. 888-225-2164  
Fax 888-329-9270  
Web: [www.taylorbean.com](http://www.taylorbean.com)

May 26, 2009

Damon W. Stevens  
P.o. Box 196  
Stoneville, MS 38776

Re: Paid In Full  
Loan Number: 2285276  
Property Address: 107 VININGS DRIVE

Dear Damon W. Stevens:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 5/22/2009. 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 Funds**

If 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](http://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](http://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

Tax and Insurance Account Disclosure Payoff Statement

June 12, 2009

TAYLOR, BEAN & WHITAKER MORTGAGE CORP  
 1417 N. Magnolia Avenue  
 Ocala, FL 34475-9078  
 (888)225-2164

Loan Number 2285276  
 Due Date 05/01/09

Property Address:  
 107 VININGS DRIVE  
 MADISON MS 39110

DAMON W. STEVENS  
 P.O. BOX 196  
 STONEVILLE MS 38776

Account History for 05/09 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.....						4,802.56	-5,488.45
May	800.43	6,007.46 *	0.00	0.00		5,602.99	519.01
June	800.43	0.00 *	0.00	0.00		6,403.42	519.01
	0.00	0.00	0.00	519.01 *		6,403.42	0.00 **
Totals.....	1,600.86	6,007.46	0.00	519.01			

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 4,302.49. The breakdown was as follows: 2,644.48 Principal and Interest, 1,658.01 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.



Tax and Insurance Account Disclosure Statement

March 27, 2009

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

Loan Number 2285276  
 Due Date 04/01/09

Property Address:  
 107 VININGS DRIVE  
 MADISON MS 39110

DAMON W. STEVENS  
 P.O. BOX 196  
 STONEVILLE MS 38776

Account Projection Detail for 05/09 Through 04/10

Month	Projected T&I Pmt	Projected T&I Disb	Disb Desc	Current Bal Projection	Required Bal Projection
Starting T&I Balance.....				-5,488.45	4,802.56
May	800.43	0.00		-4,688.02	5,602.99
June	800.43	0.00		-3,887.59	6,403.42
July	800.43	0.00		-3,087.16	7,203.85
August	800.43	0.00		-2,286.73	8,004.28
September	800.43	0.00		-1,486.30	8,804.71
October	800.43	0.00		-685.87	9,605.14
November	800.43	8,165.33	Property Insurance	-8,050.77	2,240.24
December	800.43	1,439.81	County Taxes	-8,690.15	1,600.86 **
January	800.43	0.00		-7,889.72	2,401.29
February	800.43	0.00		-7,089.29	3,201.72
March	800.43	0.00		-6,288.86	4,002.15
April	800.43	0.00		-5,488.43	4,802.58
Totals.....	<u>9,605.16</u>	<u>9,605.14</u>			

**Damon W. Stevens**  
**PO Box 196**  
**Stoneville, MS 38776**

662-686-7868

TB & W Mortgage  
c/o BMC Group, Claims Processing  
PO Box 3020  
Chanhasen, MN 55317-3020

Re: Insufficient Escrow Refund Checks  
TB & W Mortgage Bankruptcy  
Case Docket # 3:09-bk-07047-JAF

I have enclosed my Proof of Claim Form (B 10 Official Form 10 (12/08) and a copy of two checks, one which was returned "Not Sufficient Funds" and a supplemental check that was not deposited totaling \$8,684.34. I have also attached several pages of documentation from TB&W detailing the final closing and satisfaction of my mortgage.

I have never received any official notification whatsoever that a bankruptcy was pending and discovered the bankruptcy while attempting to obtain my funds which were being held by TB&W for taxes and other items of escrow.

I have also enclosed a self-addressed, stamped envelope for your use in notifying me that my claim has been received. I would appreciate it very much if you would also indicate a time period for handling this claim and when I might expect my payment.

Thank you very much for your assistance in this matter.

Sincerely,



Damon W. Stevens