



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
<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): Bobby & Molly Loehr		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____
Name and address where notices should be sent: TB&W Mortgage, c/o BMC Group, Claims Processing P.O. Box 3020 Chanhassen, MN 55317-3020		
Telephone number: JAN 04 2010		
Name and address where payment should be sent (if different from above): Bobby Loehr & Molly Loehr 508 Town and Country El Campo, TX 77437		<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. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number: (979) 578-3279 CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA		
1. Amount of Claim as of Date Case Filed: \$ <u>3,075.97</u> 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. <input type="checkbox"/> 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. <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 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)(____). Amount entitled to priority: \$ _____ <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>
2. Basis for Claim: <u>Escrow Money</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>4499</u> 3a. Debtor may have scheduled account as: <u>859006</u> (See instruction #3a on reverse side.)		
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: \$ _____ Basis for perfection: _____ 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. (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: 12/28/2009	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. 	
		FOR COURT USE ONLY T, B & W Mortgage Corp.  00576

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.

Monday, December 28, 2009

To Whom It May Concern:

We had our mortgage for our home financed through Taylor, Bean & Whitaker, loan number 859006. We refinanced our home in August of 2009. We had an Escrow Account through TB&W during the time we financed our home with them. From January-August of 2009 we had put \$3075.97 into our Escrow account to pay our taxes and insurance on our home. We were issued a check from TB&W to refund our escrow. The check was NSF and we were charged from our bank due to the insufficient funds on TB&W end. We are filing a proof of claim to receive our escrow funds back along with 2-\$5.00 NSF charges that were charged to us from our bank. In total we are asking for \$3085.97 to be paid in full. We have had to come up with money out of pocket and have been put in a tight financial situation due to the short comings of TB&W. We are sorry we ever chose them as our mortgage institution and very disappointed in how the outcome of this situation has been handled.

Bobby & Molly Loehr
508 Town & Country
El Campo, TX 77437
979-578-3279
979-578-1879

(*) Copy of NSF Check



12/17/09

Account: 0000904015
Name:
Address:

The image shown below represents an official copy of the original document as processed by our institution

111000038
08/28/2009
6335242127

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

RETURN REASON-X REFER TO IMAGE

021890020000000
6002/42/90 65906276711

TAYLOR, BEAN & WENTAKER
Member FDIC
218 NE 14th Street
Ocala, Florida 34470
Circuit Courtroom Clearing Account

Platinum Community Bank
NO. 398302

Three Thousand Seventy Five and 00/100

DATE August 13, 2009

ACCOUNT 31875.97

BOBBY J LOREN & MOLLY M LOREN
506 TOWN AND COUNTRY DRIVE
EL CAMPO TX 77437

320015688 08-25-09 101 4869 01

398302 6071974536 0000904015* 0000307597*

398302 08/31/09 11011040 3075.97

111000038 08/25/2009
6335242127
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071000301 08/27/2009
6416591022
111000038 08/27/2009
6514659104
111000038 08/28/2009
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Security Features:
- Watermark
- Microprint
- Color Shifting
- Security Thread
- Full Body Security

FRB-CHI 08272009

08-25-09 101 4869 01

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08/25/2009
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Do not endorse or write below this line.