

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):

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

Name and address where notices should be sent:

Patrick McKinney Jr.
1372 Sholly Ave.
Lebanon, PA 17046

Court Claim Number: (If known)

Telephone number:

(717) 279-7169

CLAIM FILED JACKSONVILLE, FLORIDA

File on:

Name and address where payment should be sent (if different from above):

JAN 05 2010

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:

CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

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

1. Amount of Claim as of Date Case Filed: \$ 1992.75

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.

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.

Specify the priority of the claim.

2. Basis for Claim: TB&W OWES MONEY TO THE ESCROW ACCOUNT BECAUSE (See instruction #2 on reverse side.) CH# 226250 WAS NEVER CASHED IT WAS SENT BACK TO THEM

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: (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: [X] Real Estate [] Motor Vehicle [] Other Describe: ESCROW CHECK RETURNED + TB&W WAS NOT APPLIED TO ESCROW ACCOUNT.

Value of Property: \$ 1992.75 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: \$ 1992.75 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 5 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: 12/29/09

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.

Patrick McKinney Jr

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00585

REFINANCED LOAN #

TB&W

Loan 3089936

CONTACT US HELP LOGOUT



Taylor, Bean & Whitaker

Welcome Payment Information Loan Balances Payment History Payment Options Account Information Statements Documents

Patrick McKinney Jr

Loan # 2

0031225261 (Central)

Payment History

Please give us your feedback

Click on a transaction number to view the details.

Apply for a Refinance

Update My Insurance Information

Delinquent and need help?

REO Properties FOR SALE

Make a payment at any Western Union Location

eStatements

Frequently Asked Questions

Amortization Table

Refinance? New Loan? Call 1-877-754-6847

No.	Due Date	Paid Date	Payment Amount	Description
1	09/01/09	08/13/09	180,366.31	TRF SERV
2	08/01/09	08/10/09	1,366.66	ACH
3	08/01/09	07/30/09	-556.44	T&I Dis
4	08/01/09	07/23/09	-100.65	T&I Dis
5	07/01/09	07/09/09	1,366.66	ACH
6	07/01/09	06/22/09	-100.65	T&I Dis
7	06/01/09	06/08/09	1,366.66	ACH
8	06/01/09	05/22/09	-100.65	T&I Dis
9	05/01/09	05/08/09	1,366.66	ACH
10	05/01/09	04/20/09	-100.65	T&I Dis
11	04/01/09	04/09/09	1,366.66	Lockbox
12	04/01/09	03/23/09	-100.65	T&I Dis
13	03/01/09	03/06/09	1,366.66	Lockbox
14	03/01/09	02/23/09	-100.65	T&I Dis



Hold Placed due to bankruptcy AS SOON AS

\$556.44 was also paid by Central to All State on 10/23/2009

TB&W never sent the payment they deducted.

TB&W owes the escrow account \$2549.16

Both issues are being looked into by TB&W Sherry Lou (#) 11368 from TB&W.

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Taylor, Bean & Whitaker

ORIGINAL #
Loan 1610515

CONTACT US HELP LOGOUT

Welcome Payment Information Loan Balances **Payment History** Payment Options Account Information Statements Documents

Patrick McKinney Jr.
Loan #
0031225261 (center)

Payment History

Please give us your feedback

Click on a transaction number to view the details.

No.	Due Date	Paid Date	Payment Amount	Description
1	02/01/09	02/13/09	-1,992.75	PIF Escrow ← ★
2	02/01/09	01/26/09	179,426.17	Final Pmt
3	02/01/09	01/21/09	-71.28	T&I Dis
4	01/01/09	01/13/09	1,475.12	Lockbox-single
5	01/01/09	12/23/08	-71.28	T&I Dis
6	12/01/08	12/11/08	1,475.12	Lockbox
7	12/01/08	11/20/08	-71.28	T&I Dis
8	11/01/08	11/17/08	1,475.12	
9	11/01/08	10/23/08	-71.28	T&I Dis
10	10/01/08	10/10/08	1,475.12	
11	10/01/08	09/23/08	-71.28	T&I Dis
12	09/01/08	09/09/08	1,475.12	
13	09/01/08	08/20/08	-71.28	T&I Dis
14	08/01/08	08/18/08	1,475.12	ACH
15	08/01/08	08/13/08	-2,160.06	T&I Dis
16	08/01/08	07/23/08	-71.28	T&I Dis
17	08/01/08	07/21/08	-526.83	T&I Dis
18	07/01/08	07/08/08	1,475.12	
19	07/01/08	06/25/08	-71.28	T&I Dis
20	06/01/08	06/05/08	1,443.68	Lockbox
21	06/01/08	05/27/08	-71.28	T&I Dis
22	05/01/08	05/08/08	1,443.68	Lockbox
23	05/01/08	04/24/08	-71.28	T&I Dis
24	05/01/08	04/17/08	-200.70	T&I Dis

CK # 226250
never cashed
issued 2/13/09

Apply for a Refinance

Update My Insurance Information

Delinquent and need help?

REO Properties FOR SALE

Make a payment at any Western Union Location

eStatements

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★ This check was never cashed by Patrick McKinney Jr. it was sent back and requested it be reapplied to the escrow. It never was reapplied by TB&W.

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