

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville **DO**

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):  
**Renee Watson**

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

Name and address where notices should be sent:

**Renee Watson & Richard Dittel**  
**7939 59th Av. N.**  
**NEW HOPE, MN 55428 JACKSONVILLE, FLORIDA**

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

Telephone number:

**763-300-8199**

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: **\$ 2474.49**

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: **Unreturned escrow funds**  
(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: **830C**

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.)

Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).

4. Secured Claim (See instruction #4 on reverse side.)

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.

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: \$ \_\_\_\_\_

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: **1/5/10**

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.

**Renee Watson** **Richard Dittel**

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00586



**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)

October 28, 2009

State of Minnesota  
Office of the Attorney General  
Attn: Justin D. Bigelow  
445 Minnesota Street, Suite 1400  
St. Paul, MN 55101-2131

RE: File No. JDB/2009/421830/C  
Rence Watson  
Taylor, Bean & Whitaker Loan #2897509

Dear Mr. Bigelow:

Please be advised we are in receipt of the complaint filed against Taylor, Bean & Whitaker Mortgage Corp. (TB&W) by Ms. Watson (Borrower) in connection with an escrow issue on the above referenced loan. Our response to the complaint is as follows:

As evidenced by the enclosed loan activity report, the Borrower's loan was paid in full on July 31, 2009. The remaining escrow balance due to the Borrower is \$2,474.49.

We are currently working through the bankruptcy court process to resolve TB&W's outstanding issues. The outcome of the Borrower's specific escrow issue will be subject to resolution obtained from the bankruptcy court. At this time, escrow funds are unable to be disbursed. We apologize for any inconvenience this may cause the Borrower.

If upon review of our response you have any questions, please feel free to contact us.

Sincerely,

A handwritten signature in black ink, appearing to read "Erla Carter-Shaw", with a horizontal line extending to the right.

Erla Carter-Shaw  
Executive Vice President of Post Closing and Loan Administration  
Taylor, Bean & Whitaker Mortgage Corp.

mfk/ecs

Enc. (1)

Taylor, Bean - Service Released  
 1417 N. Magnolia Avenue  
 Ocala, FL 34475-9078  
 (888)225-2164

RICHARD L. DITTEL & RENEE WATSON  
 7939 59TH AVENUE NORTH  
 NEW HOPE MN 55428

Starting Balances	
Deferred Principal Balance:	.00
Principal:	231,781.00
Tax & Insurance:	1,042.40
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	2,474.49
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00
Property Address	
7939 59th Avenue North	
New Hope MN 55428	

Loan Activity Report

October 28, 2009

Loan # 2897509

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
REG	11/01/08	1,974.54	1,327.91	194.73	451.90	.00	.00	.00	.00	.00	231,586.27
	10/31/08			.00			.00			.00	1,494.30
DIS	12/01/08	-104.43	.00	.00	-104.43	.00	.00	.00	.00	.00	231,586.27
	11/06/08			.00			.00			.00	1,389.87
REG	12/01/08	1,974.54	1,326.80	195.84	451.90	.00	.00	.00	.00	.00	231,390.43
	12/01/08			.00			.00			.00	1,841.77
DIS	01/01/09	-104.43	.00	.00	-104.43	.00	.00	.00	.00	.00	231,390.43
	12/09/08			.00			.00			.00	1,737.34
REG	01/01/09	1,974.54	1,325.67	196.97	451.90	.00	.00	.00	.00	.00	231,193.46
	12/31/08			.00			.00			.00	2,189.24
DIS	02/01/09	-104.43	.00	.00	-104.43	.00	.00	.00	.00	.00	231,193.46
	01/07/09			.00			.00			.00	2,084.81
REG	02/01/09	1,974.54	1,324.55	198.09	451.90	.00	.00	.00	.00	.00	230,995.37
	02/02/09			.00			.00			.00	2,536.71
DIS	03/01/09	-104.43	.00	.00	-104.43	.00	.00	.00	.00	.00	230,995.37
	02/05/09			.00			.00			.00	2,432.28
REG	03/01/09	1,974.54	1,323.41	199.23	451.90	.00	.00	.00	.00	.00	230,796.14
	03/04/09			.00			.00			.00	2,884.18
DIS	04/01/09	-104.43	.00	.00	-104.43	.00	.00	.00	.00	.00	230,796.14
	03/09/09			.00			.00			.00	2,779.75
REG	04/01/09	1,974.54	1,322.27	200.37	451.90	.00	.00	.00	.00	.00	230,595.77
	04/02/09			.00			.00			.00	3,231.65
DIS	05/01/09	-104.43	.00	.00	-104.43	.00	.00	.00	.00	.00	230,595.77
	04/07/09			.00			.00			.00	3,127.22
DIS	05/01/09	-1,799.57	.00	.00	-1,799.57	.00	.00	.00	.00	.00	230,595.77
	04/20/09			.00			.00			.00	1,327.65
REG	05/01/09	1,974.54	1,321.12	201.52	451.90	.00	.00	.00	.00	.00	230,394.25
	05/01/09			.00			.00			.00	1,779.55

Loan Activity Report

October 28, 2009

Loan # 2897509

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
DIS	06/01/09	-104.43	.00	.00	-104.43	.00	.00	.00	.00	.00	230,394.25
	05/08/09			.00			.00			.00	1,675.12
REG	06/01/09	1,974.54	1,319.97	202.67	451.90	.00	.00	.00	.00	.00	230,191.58
	05/29/09			.00			.00			.00	2,127.02
DIS	07/01/09	-104.43	.00	.00	-104.43	.00	.00	.00	.00	.00	230,191.58
	06/08/09			.00			.00			.00	2,022.59
REG	07/01/09	1,974.54	1,318.81	203.83	451.90	.00	.00	.00	.00	.00	229,987.75
	07/01/09			.00			.00			.00	2,474.49
DIS	08/01/09	-104.43	.00	.00	-104.43	.00	.00	.00	.00	.00	229,987.75
	07/07/09			.00			.00			.00	2,370.06
PIF	08/01/09	231,460.82	1,317.64	229,987.75	104.43	.00	.00	.00	.00	51.00	.00
	07/31/09			.00			.00			.00	2,474.49
<b>Totals:</b>		<u>246,492.24</u>	<u>13,228.15</u>	<u>231,781.00</u>	<u>1,432.05</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>51.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	