

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):

Name and address where notices should be sent: George and Carolyn Allen, 3006 Mary Ashley Ct, Conyers, GA 30013, Telephone number: 404-323-3797 Carolyn

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

Court Claim Number: (If known)

Filed on:

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

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.

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

Telephone number:

1. Amount of Claim as of Date Case Filed: \$ 742.44

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.

2. Basis for Claim: Escrow Funds (See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 0031

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: N/A Real Estate Motor Vehicle Other

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: 1/3/10

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.

Carolyn J. Allen CAROLYN J ALLEN

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00589

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101(10)

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101(5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

October 01, 2009

Dec 1, 2009

George H Allen & Carolyn J Allen
3006 Mary Ashley Court
Conyers, GA 30013

Re: Research Inquiry
Loan Number: 1930031
Property Address: 889 BARBARA POINT ROAD

Dear George H Allen & Carolyn J Allen:

We have received your recent written correspondence regarding the above referenced loan. Please note all requests are reviewed and researched individually and a written response will be sent to you within sixty (60) days of the date of this letter.

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

Sincerely,

888-530-2164

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

Contact # 677-680-5583

DATE: 9/30/09

FAX #: 888-329-9270

To: Taylor Bean & Whitaker Mortg. Corp.
ATTN: LOAN INFO / TAX DEPT

From: George H. & Carolyn J. Allen

Loan # 1930031

Property Address: 889 Barbara Pt Rd
Sparta, GA 31087

I am writing to ask that you please review my escrow account + note that the escrow account balance as of 8/1/09 (when transferred to Cenlar) was \$1268.50.

According to Maxine at TBW + the enclosed loan activity report dated 9/10/09, TBW issued check # 385394 on 7/27/09 to USAA Homeowners Insurance for \$742.44 for policy # CIC 00283 6136 91A. USAA has never received this payment and Cenlar was unable to reconcile the escrow balance that was transferred relating to this one insurance disbursement.

I am requesting that you research this \$742.44 disbursement, determine that the payment to USAA never cleared TBW escrow account + REFUND this amount to me personally.

I understand that TBW funds have been frozen but submit that this payment was issued + due before funds were frozen and should be refunded as soon as legally possible.

USAA confirms the check was not received and then returned due to insufficient funds, it was never received.

I would request that you respond or at least acknowledge the receipt of this request upon receipt of the fax, or as soon as possible.

I am happy to provide my contact information and welcome your call or email!

CAROLYN ALLEN cell# 404-323-3797
or cja@sparkmon.com

Thank You for your help in this matter,

Carolyn J. Allen

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

Property Address:
 889 BARBARA POINT ROAD
 Sparta GA 31087

Starting Balances	
Principal:	243,035.11
Tax & Insurance:	1,032.90
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	.00
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

GEORGE H ALLEN & CAROLYN J ALLEN
 3006 MARY ASHLEY COURT
 CONYERS GA 30013

Page 1 Loan Activity Report September 10, 2009

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	04/01/09	1,891.90	1,316.44	247.93	327.53	.00	.00	.00	.00	.00	242,787.18
	04/06/09			.00			.00			.00	1,360.43
DIS	05/01/09	-136.13	.00	.00	-136.13	.00	.00	.00	.00	.00	242,787.18
	04/20/09			.00			.00			.00	1,224.30
REG	05/01/09	1,891.90	1,315.10	249.27	327.53	.00	.00	.00	.00	.00	242,537.91
	05/05/09			.00			.00			.00	1,551.83
DIS	06/01/09	-136.13	.00	.00	-136.13	.00	.00	.00	.00	.00	242,537.91
	05/22/09			.00			.00			.00	1,415.70
REG	06/01/09	1,891.90	1,313.75	250.62	327.53	.00	.00	.00	.00	.00	242,287.29
	06/05/09			.00			.00			.00	1,743.23
DIS	07/01/09	-136.13	.00	.00	-136.13	.00	.00	.00	.00	.00	242,287.29
	06/22/09			.00			.00			.00	1,607.10
REG	07/01/09	1,891.90	1,312.39	251.98	327.53	.00	.00	.00	.00	.00	242,035.31
	07/06/09			.00			.00			.00	1,934.63
DIS	08/01/09	-115.09	.00	.00	-115.09	.00	.00	.00	.00	.00	242,035.31
	07/22/09			.00			.00			.00	1,819.54
DIS	08/01/09	-136.13	.00	.00	-136.13	.00	.00	.00	.00	.00	242,035.31
	07/23/09			.00			.00			.00	1,683.41
DIS	08/01/09	-742.44	.00	.00	-742.44	.00	.00	.00	.00	.00	242,035.31
	07/27/09			.00			.00			.00	940.97
REG	08/01/09	1,891.90	1,311.02	253.35	327.53	.00	.00	.00	.00	.00	241,781.96
	08/05/09			.00			.00			.00	1,268.50
EXP	09/01/09	240,513.46	.00	241,781.96	-1,268.50	.00	.00	.00	.00	.00	.00
	08/12/09			.00			.00			.00	.00
Totals:		<u>248,570.91</u>	<u>6,568.70</u>	<u>243,035.11</u>	<u>-1,032.90</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	

Per telecon 9/29/09 James
 late Payoff Processing
 \$1,584.44 9/23/09 Escrow

[Handwritten scribbles and signatures]



USAA
 9800 Fredericksburg Road
 San Antonio, Texas 78288-0437

Mortgagee
 Statement

14,096 525

CLOSING DATE	USAA POLICY NUMBER	C D
09-05-09	00283 61 36 91A	8

CARDLYN J ALLEN
 3006 MARY ASHLEY CT SE
 CONYERS GA 30013-6419

POLICY DESCRIPTION

POLICY TYPE	POL EXPR DATE	LOAN NUMBER	DWELLING COVG
CIC HOMEOWNERS PDL 91A	08-02-10	6614683676	\$ 150,000
CARDLYN J ALLEN AND GEORGE H ALLEN 889 BARBARA POINT RD SPARTA, HANCOCK, GA			

POLICY ACTIVITY

POLICY RENEWAL	DATE	AMOUNT
	08-02-09	\$ 742.44
ACCOUNT BALANCE AS OF 09-05-09		\$ 742.44

THIS IS A COPY OF THE SECOND BILL SENT TO YOUR MORTGAGE COMPANY. TO DATE, WE HAVE NOT RECEIVED PAYMENT. IF YOUR MORTGAGE COMPANY ESCROWS YOUR PREMIUM, PLEASE CONTACT THEM. IF PAYMENT IS NOT RECEIVED WITHIN 20 DAYS, WE WILL ADD THIS PREMIUM TO YOUR NEXT BILL. IF WE SHOULD BE BILLING YOU, PLEASE CALL USAA AT 800-531-8722. YOU CAN CHECK CURRENT PAYMENT STATUS FOR THIS POLICY AT USAA.COM

BB&T MORTGAGE
 PO BOX 7933
 SPRINGFIELD, OH
 45501-7933

1767

DATE 8-28-09

PAY TO USAA

AMOUNT 742.44

FOR 8/28/2009-2010 Homeowner Ins. Policy

CATEG.

ACCT.

*Paid By Homeowner personal
 ck# 1767*

TBW check never recieved by USAA

TURN WITH YOUR REMITTANCE
 COMMENTS ON A SEPARATE ENCLOSURE

04342-0496

CARDLYN J ALLEN
 002836136-91A-8
 04 006 00002
 SE-1



AMOUNT ENCLOSED	BALANCE DUE
	\$ 742.44
MAKE CHECKS PAYABLE TO: USAA	

0400283613681202099365000000000000000000000000000742442