


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: <i>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): <i>Kenneth F Anthony</i>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: <i>Kenneth F Anthony 3322 E Belleview St. Phoenix, AZ 85008 Telephone number: 602-326-1102</i>		Court Claim Number: _____ (If known)
Name and address where payment should be sent (if different from above): <i>SAME</i>		Filed on: _____
		CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA
Telephone number:		<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.
1. Amount of Claim as of Date Case Filed: \$ <u>476.23</u>		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
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.		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.
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.		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).
2. Basis for Claim: <u>Check issued to Creditor by Debtor + Returned.</u> (See instruction #2 on reverse side.)		<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).
3. Last four digits of any number by which creditor identifies debtor: _____		<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).
3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		<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).
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.		<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).
Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other		<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)( ).
Describe:		Amount entitled to priority: \$ _____
Value of Property: \$ _____ Annual Interest Rate _____ %		*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.
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: <u>12/23/2009</u>	Signature: <i>[Signature]</i> 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.  00674

**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](http://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](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)

 COPY

GALAXY • TEL (972) 241-9222 • FAX (972) 243-2615 • DALLAS, TX

Payee Disbursement Voucher

Loan #	Pol/Tax #	Loan Name	Date Paid	Amount	Check Number
2814907		KENNETH F. ANTHONY	08/04/09	-456.23	394219

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Payee DisbursementTotal:                     -456.23

Tax and Insurance Account Disclosure Statement

August 4, 2009

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

Loan Number 2814907  
 Due Date 09/01/09

Property Address:  
 3322 EAST BELLEVIEW STREET  
 PHOENIX AZ 85008

KENNETH F. ANTHONY  
 3322 EAST BELLEVIEW STREET  
 PHOENIX AZ 85008



Account History for 10/08 Through 09/09

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.....						0.00	706.81
October	0.00	234.71 *	0.00	0.00		0.00	941.52
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	862.72
	0.00	0.00	0.00	516.70 *	County Taxes	0.00	346.02
November	0.00	234.71 *	0.00	0.00		0.00	580.73
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	501.93
December	0.00	234.71 *	0.00	0.00		0.00	736.64
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	657.84
January	0.00	234.71 *	0.00	0.00		0.00	892.55
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	813.75
February	0.00	234.71 *	0.00	0.00		0.00	1,048.46
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	969.66
March	0.00	234.71 *	0.00	0.00		0.00	1,204.37
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	1,125.57
April	0.00	234.71 *	0.00	0.00		0.00	1,360.28
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	1,281.48
	0.00	0.00	0.00	516.70 *	County Taxes	0.00	764.78
May	0.00	234.71 *	0.00	0.00		0.00	999.49
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	920.69
June	0.00	234.71 *	0.00	0.00		0.00	1,155.40
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	1,076.60
July	0.00	0.00	0.00	785.00 *	Property Insurance	0.00	291.60 **
	0.00	234.71 *	0.00	0.00		0.00	526.31
	0.00	0.00	0.00	78.80 *	MI Insurance	0.00	447.51
August	0.00	234.71 *	0.00	0.00		0.00	682.22
	0.00	0.00	0.00	78.80 *	E MI Insurance	0.00	603.42
September	0.00	234.71 * E	0.00	78.80 *	E MI Insurance	0.00	759.33

Tax and Insurance Account Disclosure Statement

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Property Address:  
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KENNETH F. ANTHONY  
 3322 EAST BELLEVIEW STREET  
 PHOENIX AZ 85008



Account History for 10/08 Through 09/09

Month	Projected	Actual	Projected	Actual	Disb	Projected	Actual
	T&I Pmt	T&I Pmt	T&I Disb	T&I Disb	Desc	T&I Balance	T&I Balance
Totals.....	0.00	2,816.52	0.00	2,764.00			

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 0.00. The breakdown was as follows: 0.00 Principal and Interest, 0.00 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

Last year, we anticipated that disbursements from your T&I account would be made during this period equalling 0.00. Under RESPA, your low monthly T&I balance should not have exceeded 0.00, or 1/6 of anticipated disbursements. Under your mortgage contract, your low monthly T&I balance should not have exceeded 0.00. Under your servicers selected low point, your low monthly T&I balance should not have exceeded 0.00. The low balance was 291.60\*\*.

Review the difference in the activity that we projected to occur against the actual history. Possibilities for not reaching the low balance may include:

1. A tax bill, insurance bill, or other T&I item was paid at a lower amount than projected, or was paid later than projected.
2. A surplus from a prior year was not eliminated.
3. Unscheduled deposits were made to the T&I account.
4. Unscheduled disbursements were made from the T&I account.

For further explanation, please call Servicing Department.

Tax and Insurance Account Disclosure Statement

August 4, 2009

TAYLOR, BEAN & WHITAKER MORTGAGE CORP  
 1417 N. Magnolia Avenue  
 Ocala, FL 34475-9078  
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Loan Number 2814907  
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KENNETH F. ANTHONY  
 3322 EAST BELLEVIEW STREET  
 PHOENIX AZ 85008



Account Projection Detail for 10/09 Through 09/10

Month	Projected T&I Pmt	Projected T&I Disb	Disb Desc	Current Bal Projection	Required Bal Projection
Starting T&I Balance.....				759.33	303.10
October	230.33	78.80	MI Insurance	910.86	454.63
November	230.33	78.80	MI Insurance	1,062.39	606.16
	0.00	516.70	County Taxes	545.69	89.46
December	230.33	78.80	MI Insurance	697.22	240.99
January	230.33	78.80	MI Insurance	848.75	392.52
February	230.33	78.80	MI Insurance	1,000.28	544.05
March	230.33	78.80	MI Insurance	1,151.81	695.58
April	230.33	78.80	MI Insurance	1,303.34	847.11
May	230.33	78.80	MI Insurance	1,454.87	998.64
	0.00	516.70	County Taxes	938.17	481.94
June	230.33	78.80	MI Insurance	1,089.70	633.47
July	230.33	785.00	Property Insurance	535.03	78.80
	0.00	78.80	MI Insurance	456.23	0.00 **
August	230.33	78.80	MI Insurance	607.76	151.53
September	230.33	78.80	MI Insurance	759.29	303.06
Totals.....	<u>2,763.96</u>	<u>2,764.00</u>			

Tax and Insurance Account Disclosure Statement

August 4, 2009

Loan Number 2814907

Due Date 09/01/09

Account Projection Summary for 10/09 Through 09/10

Projected T&I Payment:	230.33 ( 12 payments )			
Current Balance Projected Low Point:		456.23	New Payment Information:	
Less the lowest of the following:			Current P&I Payment:	1,188.16
RESPA Allowed Low Point:	303.06		T&I Payment:	230.33
Mtg Document Allowed Low Point:	0.00			
Low Point Selected By Servicer:	303.06	0.00		
Net Balance:		456.23		
Resulting Surplus:		456.23		
T&I Balance:		759.33	New Payment Effective:	10/01/09
Less Surplus:		456.23		<u>1,418.49</u>
Required Beginning Balance Projection to				
Ensure Low Point (incl reserves) of:	0.00 **	303.10		



You have a surplus of 456.23. This surplus must be returned to you unless it is less than 50.00, in which case we have the additional option of retaining it and lowering your monthly payments accordingly. WE ARE SENDING YOU A CHECK FOR THE SURPLUS.

An "F" indicates a reserve amount held in the account for a future year disbursement.

Reserves held for items yet to be paid are needed in your escrow account to pay for tax and/or insurance items that were due to be paid prior to the T&I computation period, as indicated.

For further explanation, please call Servicing Department.

Keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.



\*122000166\*  
09/04/2009  
6329351098

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

 COPY

002/92/88 0828/200  
EHLTE222500  
EHLTE222500

073000303  
08/23/2009  
631727508

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

RETURN REASON  
NOT SUFFICIENT FUNDS

TAYLOR, BEAN'S WHITAKER Phoenix Community Bank 394219

Returned Not Cashed

NSF 394219 08-21-09

Signature: *Kevin King*

394219 40719744530 00009040150 00000456230

320410998 394219 101 4743 01 00000456230

394219 40719744530 00009040150 00000456230

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Arizona Federal, P.O. BOX 60070, Phoenix, AZ 85082

Acct: \*\*\*\*37

Acct Detail	SF	Prev Bal	Amount	New Bal	Seq
FROM Basic Checking	89	4359.84	10.00	4349.84	135
Comment: RTN CK FEE 394219 WHITAKER 456.23 (GL: 137.5008, 10.00)					

KENNETH FRANCIS ANTHONY  
3322 E BELLEVIEW ST  
PHOENIX AZ 85008-5213

Bal does not reflect outstanding drafts

Processed by: JXJ  
38948619(01) 31 Aug 09 04:21PM Br R&A Tlr 7107

Signed: \_\_\_\_\_

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Arizona Federal, P.O. BOX 60070, Phoenix, AZ 85082

Acct: \*\*\*\*37

Acct Detail	SF	Prev Bal	Amount	New Bal	Seq
FROM Basic Checking	89	4980.30	456.23	4524.07	221
Comment: RTN CK 394219 WHITAKER NSF (GL: 729.8, 456.23)					
FROM Basic Checking	89	4524.07	10.00	4514.07	222
Comment: RTN CK FEE (GL: 137.6008, 10.00)					

KENNETH FRANCIS ANTHONY  
3322 E BELLEVIEW ST  
PHOENIX AZ 85008-5213

Bal does not reflect outstanding drafts

Processed by: JXJ  
38948619(01) 01 Sep 09 04:16PM Br R&A Tlr 7107

Signed: \_\_\_\_\_



Arizona Federal Credit Union

Print Date : October 01, 2009

Account Title	Basic Checking	Account Balance	\$4,568.63
Account Number	9	Available Balance	\$4,543.63
Account Type	Share Draft	2009 Dividends	\$1.81
		2008 Dividends	\$1.46

Account #9 History

08-22-2009 to 09-05-2009

Date	Check #	Transaction Description	Amount	Balance
09-05-2009		TUFF STUFF LEATHERWARE PHOENIX Withdrawal @ TUFF STUFF LEATHERWARE PHOENIX AZUS Trace #924819604228 (eff. date 09/05/2009)	-35.00	3,591.94
09-05-2009		PETSMART INC 1036 PHOENIX AZUS Withdrawal @ PETSMART INC 1036 PHOENIX AZUS Trace #924819359113 (eff. date 09/05/2009)	-143.35	3,626.94
09-05-2009		NNT CAMELBACK LINCO1307PHOENIX Withdrawal @ NNT CAMELBACK LINCO1307PHOENIX AZUS Trace #924818692763 (eff. date 09/05/2009)	-106.51	3,770.29
09-05-2009		NNT CAMELBACK LINCO6313PHOENIX Withdrawal @ NNT CAMELBACK LINCO6313PHOENIX AZUS Trace #924816691876 (eff. date 09/05/2009)	-188.81	3,876.80
09-04-2009	1017	Checking Withdrawal Withdrawal (Item #1017) (eff. date 09/04/2009)	-448.46	4,065.61
09-04-2009		Checking Withdrawal Withdrawal RTN CK FEE (eff. date 09/04/2009)	-10.00	4,514.07
09-04-2009		Checking Withdrawal Withdrawal RTN CK 394219 WHITAKER NSF (eff. date 09/04/2009)	-456.23	4,524.07
09-03-2009		Transfer Withdrawal @ CU ONLINE AT-HOME BRANCH Trace #709485013 Transfer "DTD" 22.65 to account ANTHONY share 9 (eff. date 09/03/2009)	-22.65	4,980.30
09-02-2009		Checking Deposit Deposit (eff. date 09/02/2009)	500.00	5,002.95
09-02-2009		BANK OF AMERICA (MORTGAGE) Withdrawal-ACH-A-COUNTRYWIDE BANK OF AMERICA (MORTGAGE) (eff. date 09/02/2009)	-1,422.87	4,502.95
09-01-2009		BILL JOHNSON'S BIG APP PHOENIX Withdrawal @ BILL JOHNSON'S BIG APP PHOENIX AZUS Trace #924420158124 (eff. date 09/01/2009)	-49.85	5,925.82
09-01-2009		COX COMM PHX (BANK DRAFT) Withdrawal-ACH-A-COX COMM PHX COX COMM PHX (BANK DRAFT) (eff. date 09/01/2009)	-46.95	5,975.67



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08-31-2009	Dividend Dividend Through date: 31AUG2009 (eff. date 08/31/2009)	0.13 6,022.62
08-31-2009	Checking Deposit Deposit @ ATM420161 333 N 44TH STREET PHOENIX AZUS Trace #4985 (eff. date 08/31/2009)	572.65 6,022.49
08-31-2009	Transfer Deposit @ CU ONLINE AT-HOME BRANCH Trace #417511483 Transfer "DTD" 85.00 from account ANTHONY share 9 (eff. date 08/31/2009)	85.00 5,449.84
08-31-2009	Transfer Deposit @ CU ONLINE AT-HOME BRANCH Trace #417500064 Transfer "DTD" 1,015.00 from account ANTHONY share 9 (eff. date 08/31/2009)	1,015.00 5,364.84
08-31-2009	Checking Withdrawal Withdrawal RTN CK FEE 394219 WHITAKER 456.23 (eff. date 08/31/2009)	-10.00 4,349.84
08-30-2009	SOU THE HOME DEPOT 9625PHOENIX Withdrawal @ SOU THE HOME DEPOT 9625PHOENIX AZUS Trace #924221376930 (eff. date 08/30/2009)	-10.82 4,359.84
08-30-2009	SOU THE HOME DEPOT 7617PHOENIX Withdrawal @ SOU THE HOME DEPOT 7617PHOENIX AZUS Trace #924221374855 (eff. date 08/30/2009)	-222.38 4,370.66
08-30-2009	BURGER KING #9258 PHOENIX AZUS Withdrawal @ BURGER KING #9258 PHOENIX AZUS Trace #924127207699 (eff. date 08/30/2009)	-13.62 4,593.04
08-28-2009	WAL-MART #2515 PHOENIX AZUS Withdrawal @ WAL-MART #2515 PHOENIX AZUS Trace #924021590645 (eff. date 08/28/2009)	-4.87 4,606.66
08-28-2009	SOU THE HOME DEPOT 6606PHOENIX Withdrawal @ SOU THE HOME DEPOT 6606PHOENIX AZUS Trace #924101291451 (eff. date 08/28/2009)	-49.04 4,611.53
08-25-2009	WEBSRP (SUREPAY) Withdrawal-ACH-A-SRP WEBSRP (SUREPAY) (eff. date 08/25/2009)	-342.35 4,660.57
08-24-2009	TEMPE HARDWARE TEMPE AZUS Withdrawal @ TEMPE HARDWARE TEMPE AZUS Trace #923623900017 (eff. date 08/24/2009)	-33.48 5,002.92
08-23-2009	QT 425 PHOENIX AZUS Withdrawal @ QT 425 PHOENIX AZUS Trace #923554408231 (eff. date 08/23/2009)	-38.32 5,036.40

### Taylor Bean Whitaker Log

- August 4, 2009 Escrow refund check issued by Taylor Bean and Whitaker
- August 13, 2009 Escrow refund check received by Kenneth Anthony
- August 20, 2009 Escrow refund check deposited to Arizona Federal Credit Union account \*\*\*\*37 by Kenneth Anthony
- August 31, 2009 Escrow refund check returned to Arizona Federal Credit Union
- September 3, 2009 Notice of returned check received by Kenneth Anthony
- September 4, 2009 Kenneth Anthony called Arizona Federal Credit Union about returned check, was informed that the check had been resubmitted to Taylor Bean and Whitaker for payment.
- September 4, 2009 Kenneth Anthony called Taylor Bean and Whitaker and was informed that Taylor Bean and Whitaker was going through a transition, and that the money was not available to pay the check. When the check was returned, Kenneth should send a copy of the returned check, the returned check notices, and the bank statement showing the Non Sufficient Funds charges, to Taylor Bean and Whitaker.
- September 4, 2009 Escrow refund check returned to Arizona Federal Credit Union
- September 7, 2009 Kenneth Anthony received a communication from Bank of America, identifying themselves as the new servicer of his mortgage.
- September 9, 2009 Escrow refund check returned to Kenneth Anthony.
- September 9, 2009 Notice of returned check received by Kenneth Anthony.
- October 1, 2009 Bank statement showing returned check and returned check fees, copy of the check, and copies of the returned check notices faxed to Taylor Bean and Whitaker.
- October 2, 2009 Taylor Bean and Whitaker received information and entered it on Kenneth Anthony's account, Confirmation # 688013.
- November 18, 2009 Kenneth Anthony received an offer from Taylor Bean and Whitaker to service his mortgage for a lower interest rate.
- November 20, 2009 Kenneth Anthony called Taylor Bean and Whitaker, was informed that the escrow funds were frozen, and could not be released, and that the escrow accounts, and mortgage loan accounts were separate, and the mortgage accounts were not frozen and were active.
- December 16, 2009 Kenneth Anthony received an offer from Taylor Bean and Whitaker to service his mortgage for a lower interest rate.
- December 23, 2009 Kenneth Anthony called Taylor Bean and Whitaker, was informed that the letters offering to service his mortgage were sent before the company went out of business, and that the company was not active. Representative of Taylor Bean and Whitaker Timiko Rivers hung up on Kenneth when he questioned the mortgage offers, and the reason his check had not been re-issued. He was yelled at by representative Timiko Rivers and called rude, when he had been polite and respectful. After calling back Timiko Rivers still treated Kenneth Anthony disrespectfully, but finally agreed to send him a Proof of Claim Form.