

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):

RONALD L. COMPTON

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

Name and address where notices should be sent:

RONALD L. COMPTON  
6216 CHRISTY AVE. NE  
ALBUQUERQUE, NM 87109

CLAIM FILED  
JACKSONVILLE, FLORIDA

Court Claim Number: (If known)

Telephone number:

505-553-2042

JAN 14 2010

Filed on:

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

SAME AS 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: \$1148.39

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: MORTGAGE NOT PAID IN FULL. ESCROW BALANCE IS DUE PER THE MORTGAGE CONTRACT

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: 2440

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: 27

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

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: 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: \$

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).

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

Other - Specify applicable paragraph of 11 U.S.C. §507 (a)( ).

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.)

Amount entitled to priority:

\$

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

\*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.

Date: 1/5/2010

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.

Ronald L. Compton

FOR COURT USE ONLY

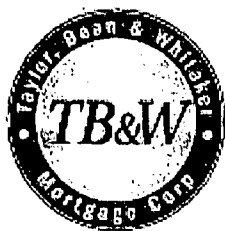
T, B & W Mortgage Corp.



00679

**Administrative Expenses Incurred  
in support of collecting escrow funds  
from Taylor, Bean and Whitaker**

9/1/2009 NSF fee charged by Sandia Area Federal CU	\$	25.00
9/4/2009 Fax cost to Taylor Bean and Whitaker	\$	3.71
9/4/2009 One hour call to TBW	\$	24.00
9/11/2009 24 minute call to TBW	\$	9.80
9/28/2009 10 minute call to TBW	\$	4.20
9/28/2009 8.5 minute call to TBW	\$	3.40
10/5/2009 10.5 minute to TBW	\$	4.20
10/13/2009 35.5 minute call to TBW	\$	14.20
11/25/2009 10 minute call to TBW	\$	4.00
1/4/2010 14 minute call to TBW (finally received direction for claim)	\$	5.60
1/10/2010 Certified to TBW (BMC Group Claims Processing)	\$	3.89
<b>TOTAL ADMINISTRATIVE COSTS</b>	<b>\$</b>	<b>102.00</b>



**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)

July 24, 2009

Ronald L Compher  
6216 Christy Ave Ne  
Albuquerque, NM 87109

Re: Paid In Full  
Loan Number: 2792440  
Property Address: 6216 Christy Ave Ne

Dear Ronald L Compher:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/23/2009. We have enclosed a copy of the loan history for your records.

Please be aware of the following:

**Escrow Account - Property Taxes and Homeowner's Insurance**

You are now responsible for all tax and insurance payments. Please consult your insurance agent and/or local tax authority for more information.

**Escrow Account - Remaining Funds**

If applicable, any remaining escrow account funds will be sent to the above mailing address, via US mail, within 30 days of the payoff date. If you have a new mailing address, please visit our web site at [www.taylorbean.com](http://www.taylorbean.com) and select "My Mortgage" to update your mailing address, or you may contact us at 1-888-225-2164 to speak with one of our Customer Relations Representatives.

Please be aware if you placed a stop payment on a check or if a check was presented and then returned to you unpaid within the last 90 days, these funds may need to be returned to us. If this situation applies, please contact our Cashiering Department at 1-888-225-2164 ext. 11312 prior to cashing your escrow refund check.

**Lien Release Information**

The document necessary to release our lien in the public records will be prepared and sent to the County Recorder as soon as possible. Upon receipt of the recorded document, we will post the information to our records and the original document will be sent to you.

If you have any questions regarding the pay off of your loan, 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. If we may be of service in the future, please contact our Origination office at 1-877-754-6847.

Sincerely,

Customer Relations  
Taylor, Bean & Whitaker Mortgage Corp.

enclosure(s)

SUPPORTING EVIDENCE B1

00048\*  
01/2009  
6412262517

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

08/24/2009  
10921570  
000008  
070697751

<b>TAYLOR, BEAN &amp; WHITAKER</b> Mortgage Corporation 315 NE 14th Street Ocala, Florida 34470 Escrow Disbursement Clearing Account		Platinum Community Bank	NO. 398826
One Thousand One Hundred Forty Eight and 39/100		734924 91	CHECK NO. 398826
TO THE ORDER OF: DONALD L COMPTON 6218 CHRISTY AVENUE ALBUQUERQUE NM 87100	Returned to NSF	Rec'd <i>Laura Rigels</i>	DATE: _____ AMOUNT: _____
320015869 08-25-09 10124889-01			
⑆398826⑆ ⑆071974453⑆ 0000904015⑆			

⑆398826⑆

4⑆071974453⑆

⑆0000904015⑆

⑆0000114839⑆



SUPPORTING EVIDENCE B2

09/01/09

RONALD L COMPHER  
6216 CHRISTY AVE NE  
ALBUQUERQUE, NM 87109-0000

Account No.: 734924-91

To: RONALD L COMPHER:

This is to notify you that the check deposited in the amount of \$1,148.39 was returned unpaid. As a result:

\_\_\_ The check was deposited again today and your account has been charged a returned check fee of \$25.00. A hold has been placed on this check until .

The amount of \$1,148.39 has been withdrawn from your account with a returned check fee of \$25.00. The returned check is attached for you to collect the amount from the individual who wrote you this check.

\_\_\_ The amount of \$1,148.39 has been withdrawn from your account with a returned check fee of \$25.00. Your account is in the negative . Please deposit this amount by .

\_\_\_ Due to the numerous returned items on this account, we are unable to accept any personal check or checks from .

If you have any questions, please contact member services at (505)292-6343 ext.5 or toll free at 1-800-228-4031 ext. 5.

1148.39  
25.00  
100.00  

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1273.39

# SUPPORTING EVIDENCE C

## Tax and Insurance Account Disclosure Payoff Statement

August 13, 2009

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

Loan Number 2792440  
 Due Date 08/01/09

*9AM - 5PM  
 7AM - 2PM*

*352-369-6200*

*received  
 8/20/09*

*Check returned  
 NSF  
 Escrow refund*

Property Address:  
 6216 CHRISTY AVE NE  
 ALBUQUERQUE NM 87109

RONALD L COMPHER  
 6216 CHRISTY AVE NE  
 ALBUQUERQUE NM 87109

*alt. Customer Relation*

*- Back within the few weeks  
 - Fax # 888-329-9270  
 ATTN: Dept of Charges  
 - Roman 6401 (J.D.H.)  
 - Federal Receivership  
 - N/A*

### Account History for 09/08 Through 08/09

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	390.24
September	0.00	0.00	0.00	0.00		0.00	390.24
October	0.00	0.00	0.00	0.00		0.00	390.24
November	0.00	0.00	0.00	0.00		0.00	390.24
December	0.00	195.17 *	0.00	0.00		0.00	585.41
January	0.00	195.17 *	0.00	0.00		0.00	780.58
February	0.00	195.17 *	0.00	0.00		0.00	975.75
March	0.00	195.17 *	0.00	0.00		0.00	1,170.92
April	0.00	195.41 *	0.00	0.00		0.00	1,366.33
April	0.00	0.00	0.00	971.75 *	County Taxes	0.00	394.58
May	0.00	195.17 *	0.00	0.00		0.00	589.75
June	0.00	195.17 *	0.00	0.00		0.00	784.92
July	0.00	363.47 *	0.00	0.00		0.00	1,148.39
August	0.00	0.00	0.00	1,148.39 *		0.00	0.00 **
Totals.....	0.00	1,729.90	0.00	2,120.14			

*pd. 4/2009*

*wherego the disbursements*

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.  
 The Real Estate Settlement Procedures Act (RESPA) requires that we, the servicer, send you a history of your T&I account within 60 days of receiving the payoff funds for your loan. This statement shows the ending balance in your account as of the payoff date.

For further explanation, please call Servicing Department.

*195.17*

*195  
 7  
 865  
 363  
 1228  
 390  
 1618*

*17  
 7  
 1.19  
 47  
 166  
 124  
 190*

January 10, 2010

Ron Compher  
6216 Christy Ave. N.E.  
Albuquerque, NM 87109

Taylor, Bean and Whitaker Mortgage  
C/o BMC Group, Claims Processing  
P.O. Box 3020  
Chanhassen, MN 55317-3020

Claims Administrator or Assistant:

Enclosed please find my claims under Chapter 11 of the United States Code claim for administrative costs under Chapter 11 as referred to Chapter 28 of the United States Code.

I paid my mortgage in full to Taylor Bean and Whitaker on July 17, 2009 and Taylor, Bean and Whitaker Mortgage issued me a check without sufficient funds in their bank to pay me my escrow funds balance for \$1,148.39. Since the time of their being returned NSF I have been placed on hours long holds by Taylor Bean and Whitaker customer service representatives and have incurred faxed and mailing costs to forward proof my claim to Taylor Bean and Whitaker customer service department as instructed by Taylor Bean and Whitaker.

Attached you will find United States Bankruptcy Court Middle District of Florida, Jacksonville Div. Form B 10 and summary of my administrative expenses incurred as I have attempted to get instructions on the correction of the fraudulent activities by Taylor Bean and Whitaker as they did not protect my escrow funds per my mortgage contract with them.

I look forward to quick resolution of this matter as I need my funds for a copayment for surgery I need on my back.

Evidence of my claim attached includes the following:

- Item A Letter from Taylor, Bean, and Whitaker dated July 24, 2009 confirming my loan is paid in full.
- Item B1 Copy of Taylor, Bean, and Whitaker check number 398826 supplied by Sandia Area Federal Credit Union as the check was returned NSF.
- Item B2 Copy of letter from Sandia Area Federal Credit Union confirming NSF condition of the Taylor, Bean and Whitaker check.
- Item C Copy of Disclosure Payoff Statement fraudulently showing the refund of my escrow.

  
Ron Compher

Loan number 2792440