

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.	PROOF OF CLAIM
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Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.	Case Number: 3:09-bk-07047-JAF
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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): Anthony C. Tezla & Kathleen M. Tezla	<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ <i>(If known)</i> Filed on: _____
Name and address where notices should be sent: Anthony C. Tezla 1385 Birdie Drive Windsor, CA 95492 Telephone number: (707) 360-0107	<div style="font-size: 2em; font-weight: bold; margin: 0;">CLAIM FILED</div> <div style="font-size: 0.8em; margin: 0;">JACKSONVILLE, FLORIDA</div> <div style="font-size: 1.5em; font-weight: bold; margin: 10px 0 0 0;">JAN 14 2010</div>

Name and address where payment should be sent (if different from above): CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA	<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. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:	

1. Amount of Claim as of Date Case Filed: \$ <u> 3,137.62 </u> 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. <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.	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. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <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). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input checked="" 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). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(____).
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2. Basis for Claim: <u>August 2009 Loan Paym't</u> <i>(See instruction #2 on reverse side.)</i>	
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3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: <u>loan 7080943</u> <i>(See instruction #3a on reverse side.)</i>	
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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: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> 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: \$ <u> 3,137.62 </u>	
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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. <i>(See instruction 7 and definition of "redacted" on reverse side.)</i> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:	Amount entitled to priority: \$ <u> 2,425.00 </u> <i>*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.</i>
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Date: 01/11/2010	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. ANTHONY C. TEZLA	FOR COURT USE ONLY T, B & W Mortgage Corp. 00681
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Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

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.

Case Number: 3:09-bk-07047-JAF

Debtor: Taylor, Bean, & Whitaker Mortgage Corp.

Creditor: Anthony C. Tezla & Kathleen M. Tezla

Claim Amount: \$3,137.62

Summary:

Claim amount is to recover August 2009 residential loan payment made by personal check number 1605 that cleared debtor's Colonial Bank Account on August 10, 2009. The cleared amount was not credited to the loan records before being transferred to a new loan servicer, Cenlar (loan was transferred again on December 17, 2009 to Ocwen). Payment was intended to cover loan principal and interest (\$2,625.14) and escrow (\$512.48). Loan servicer(s) consider account to be one month behind from this time to the present time. Pertinent information is as follows:

Property Address:	1385 Birdie Drive Windsor, CA 95492
TB&W Loan #:	7080943 (August 2008 through August 2009)
Cenlar Loan #:	0031730831 (August through December 17, 2009)
Ocwen Loan #:	007151974 (December 17, 2009 to Present)
Freddie Mac #:	524602778
Loan Type:	Residential 1 st , 30-year fixed rate

Documents Attached:

- Bank-scan of August 2009 cancelled check to TB&W
- July 2009 invoice record showing correct balances prior to August 2009 payment.
- TB&W printout of account activity not showing August payment prior to transfer.
- Cenlar printout of account activity for the period of service.
- Ocwen statement dated December 18, 2009.

MR. & MRS. ANTHONY C. TEZLA
1385 BIRDIE DR. 707-360-0107
WINDSOR, CA 95492

1605

90-7758/3211
12

8/1/09

Date

Pay to the order of Taylor Brad & Whitaker \$3,137.62

Three thousand one hundred thirty seven dollars and 62/100 cents



Redwood Credit Union

PO Box 6104
Windsor, CA 95406
redwoodcu.org

For Anthony Tezla

⑆321177586⑆11000000160129⑈1605⑈0000313762⑈

Member Center

08102009 024 128 424262 IT COLONIAL BANK LKBN
CREDITED TO THE ACCOUNT OF WITHIN NAMED PAYEE.
COLONIAL BANK ORLANDO FL
081009 2
⑆0631132324⑈
3074967390

Close Print



Taylor, Bean & Whitaker

Perfecting the Art of Mortgage Lending

1417 North Magnolia Avenue
Ocala, Florida 34475
888 225-2164

DAID # 1605

MONTHLY BILLING STATEMENT

General Billing Info:

Statement Date: 07/08/2009
 Loan Number: 7080943
 Interest Rate: 6.000%
 Payment Due Date: 08/01/2009
 Regular Monthly Payment: \$3,012.61
 Total Payment(s) Due: \$3,012.61
 Unpaid Late Charges: \$0.00
 Unpaid NSF Fees: \$0.00
 Other Unpaid Fees/Charges: \$0.00
Total Due: \$3,012.61

Account Balances:

Principal Bal. on 07/08/2009 *made* → \$411,438.40
 Escrow Bal. on 07/08/2009 \$1,915.54
 Interest Paid Year to Date \$14,461.44
 Taxes Paid Year to Date \$6,457.24
 Insurance Paid Year to Date *\$655.00
 Late Charges Paid Year to Date \$0.00

Customer Service Info:

Customer Service Inquiries:
 (888) 225-2164
 (352) 671-0250
 View Account Information online:
www.TaylorBean.com
 Customer Service Hours:
 9:00 am - 8:00 pm EST
 Monday through Friday
 E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Farmers Insurance Group
 Ins Policy No.: 936501632



Return Service Requested 23963 96
 Anthony C Tezla & Kathleen M Tezla
 1385 Birdie Dr
 Windsor, CA 95492-9791

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
06/24/2009	Escrow Disbursement Farmers Insurance Group	\$0.00	\$0.00	\$-655.00	\$0.00	\$0.00	\$-655.00
					936501632		
06/29/2009	Interest on T&I	\$0.00	\$0.00	\$8.14	\$0.00	\$0.00	\$8.14
07/07/2009	Regular Payment	\$440.73	\$2,059.40	\$512.48	\$0.00	\$0.00	\$3,012.61

Thank you for your prompt payment!

Reminder to borrowers with escrow accounts: For prompt processing, please ensure your insurance carrier/agent sends your new or updated insurance premium billing to Taylor, Bean & Whitaker. Please refer to the back of this statement for more information.

Detach Here

This paper was produced using Eco Friendly Printing Methods including sustainable forest stock, chemical free processless plates and vegetable based inks.



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

No.	Due Date	Paid Date	Payment Amount	Description
1	08/01/09	08/13/09	409,522.86	TRF SERV
2	07/01/09	07/07/09	3,012.61	ACH
3	06/30/09	06/29/09	8.14	Int on T&I
4	07/01/09	06/24/09	-655.00	T&I Dis
5	06/01/09	06/05/09	3,147.42	Lockbox
6	05/01/09	05/08/09	3,147.42	Lockbox
7	05/01/09	05/04/09	-919.42	Surplus
8	04/01/09	04/06/09	3,147.42	Lockbox
9	04/01/09	04/02/09	307.48	TAX
10	04/01/09	04/01/09	-3,074.88	T&I Dis
11	04/01/09	04/01/09	-307.48	Tax Lt Fee Chrg
12	04/01/09	04/01/09	-3,074.88	T&I Dis
13	03/31/09	03/27/09	31.23	Int on T&I
14	03/01/09	03/09/09	3,147.42	Lockbox
15	02/01/09	02/09/09	3,147.42	Lockbox
16	01/01/09	01/05/09	3,147.42	Lockbox
17	12/31/08	12/30/08	22.08	Int on T&I
18	12/01/08	12/08/08	3,147.42	Lockbox
19	11/01/08	11/07/08	3,147.42	Lockbox
20	10/01/08	10/07/08	3,147.42	Lockbox
21	09/30/08	09/29/08	11.42	Int on T&I
22	09/01/08	09/03/08	3,147.42	ACH
23	08/01/08	08/08/08	2,500.13	Lockbox
24	08/01/08	07/18/08	2,581.47	WLP Esc Adj

Loan Activity

Loan Number: 0031730831 as of 12/29/2009
Property Address: 1385 BIRDIE DR
WINDSOR, CA 95492-0000
Borrower Name: ANTHONY C TEZLA
Co-Borrower Name: KATHLEEN TEZLA
Home Phone: (707) 360-0107
Other Phone: (707) 526-5010

Pay by Phone Information

Privacy Policy

Payments - There may be a delay in the processing and posting of recent payments. Please be assured there will be no adverse reporting. Your patience is appreciated. Please visit our website on or after September 1st to view your updated information.

Balances:

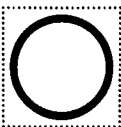
Principal balance: \$0.00
Escrow balance: \$0.00
Unpaid late charges: \$0.00
Unapplied funds: \$0.00

Disclosure: The transactions displayed within the payment history reflect funds that you have paid and do not necessarily represent funds that are due.

Effective Date	Description	Principal	Interest	Escrow	Amount Paid	Escrow Balance	Principal Balance
12/16/2009	Loan Transferred	\$409,653.31	\$0.00	\$617.78-	\$0.00	\$0.00	\$0.00
12/15/2009	Interest on Escrow	\$0.00	\$0.00	\$12.84	\$12.84	\$617.78	\$409,653.31
12/08/2009	Payment Applied - Thank You	\$449.62	\$2,050.51	\$512.48	\$3,012.61	\$604.94	\$409,653.31
11/10/2009	County Tax	\$0.00	\$0.00	\$3,360.52-	\$3,360.52-	\$92.46	\$410,102.93
11/05/2009	Payment Applied - Thank You	\$447.38	\$2,052.75	\$512.48	\$3,012.61	\$3,452.98	\$410,102.93
10/05/2009	Payment Applied - Thank You	\$445.15	\$2,054.98	\$512.48	\$3,012.61	\$2,940.50	\$410,550.31
09/08/2009	Payment Applied - Thank You	\$442.94	\$2,057.19	\$512.48	\$3,012.61	\$2,428.02	\$410,995.46
08/19/2009	County Tax	\$0.00	\$0.00	\$6,457.24-	\$6,457.24-	\$1,915.54	\$411,438.40
08/19/2009	Adjustment Transaction	\$3,039.47	\$14,461.44	\$0.00	\$17,500.91	\$8,372.78	\$411,438.40

Encryption security for this loan information website will require Microsoft Internet Explorer version 5.5 or higher, or an equivalent non-Microsoft browser. Please be sure that your browser meets this requirement to ensure adequate security for the transmission of sensitive information and uninterrupted service.

To protect your account information, we've added security questions to your account log in. You are required to create a User ID and Password and answer security questions before you can access your account. After you have created a User ID and password, you will not be required to do it again. To begin, please select the Register User ID/Password Link above.



O C W E N

Ocwen Loan Servicing, LLC
www.ocwen.com

NC Permit No. 3946

CUSTOMER RELATIONS 1-800-746-2936

Your call may be recorded for the coaching and development of our associates.

12/09/09 13:30 4 0011832 20091218 EL2OK103 OCWENSTM 1 OZ DOM EL2OK10000* 146951 MS



ANTHONY C TEZLA
KATHLEEN TEZLA
1385 BIRDIE DR
WINDSOR CA 95492-9791



Account Statement

Account Number: 0071519474
Account Statement Date: 12/18/2009
Property Address:
1385 Birdie Dr
Windsor CA 95492

DELO

Page 1

Special Notices

Important tax information will be included with statements mailed in January. You may also obtain this information on www.ocwen.com.

Account Information

* Current Principal Balance: **409,653.31**
Interest Rate: **6.00000%**
Next Payment Due Date: **12/01/2009**
Current Escrow Balance: **617.78**
Interest Paid Year-To-Date: **.00**
Taxes Paid Year-To-Date: **.00**
Beginning Principal Balance: **409,653.31**
Escrow Deposits/Adjustments: **617.78**

*This is the principal balance only, not the amount required to pay your account in full.

Details of Amount Due

Current Amount Due:
Principal: - 454.12
Interest: 2,046.01
Escrow: 512.48
Current Amount Due by 01/01/10: 3,012.61
Past Due Amount:
Principal: 451.86
Interest: 2,048.27
Escrow: 512.48
Past Due Amounts DUE IMMEDIATELY: 3,012.61
Total Amount Due: 6,025.22

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
No transactions since last statement									

Important Messages

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

FOLD AND DETACH HERE

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE. PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.

FOLD AND DETACH HERE