

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):

John M. Pacheco

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

Name and address where notices should be sent:

John M. Pacheco
4307 Laguna Loop SE NM
Telephone number: (505) 490-1493 87507

Court Claim Number: (If known)

Filed on:

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

SAME AS ABOVE

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: \$ 190,000.00

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 note breach of 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: 7561

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:

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 Describe: 220,000.00 6.75 JACKSONVILLE, FLORIDA

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

Value of Property: \$ Annual Interest Rate: % Amount of arrearage and other charges as of time case filed included in secured claim, JAN 14 2010

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).

if any: \$ Basis for perfection:

CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

Amount of Secured Claim: \$ Amount Unsecured: \$

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.

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: 1/9/10

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.

JOHN M. PACHECO

[Handwritten Signature]

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00687



TB&W

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

MONTHLY BILLING STATEMENT

General Billing Info:

Statement Date:	08/11/2008
Loan Number:	1197851
Interest Rate:	6.750%
Payment Due Date:	08/01/2008
Regular Monthly Payment:	\$1,402.32
Total Payment(s) Due:	\$2,804.64
Unpaid Late Charges:	\$41.20
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$2,845.84

Account Balances:

Principal Bal. on 08/11/2008	\$188,413.61
Escrow Bal. on 08/11/2008	\$424.95
Interest Paid Year to Date	\$7,449.76
Taxes Paid Year to Date	\$606.21
Insurance Paid Year to Date	\$0.00
Late Charges Paid Year to Date	\$459.04

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.: 925735532



Return Service Requested 17636 84

JOHN M. PACHECO
4327 Jaguar Loop
Santa Fe, NM 87507-1801

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
07/31/2008	Regular Payment	\$189.61	\$1,060.89	\$128.17	\$0.00	\$21.33	\$1,400.00

In observance of Labor Day our offices will be closed on September 1st, 2008.

If you are having trouble meeting your monthly mortgage obligation, we may be able to assist you. Please contact us at 1-800-530-2602 and ask about our mortgage assistance program.

Detach Here

Loan #: 1197851

Property Address:
4327 JAGUAR LOOP
SANTA FE, NM 87507

Customer:
JOHN M. PACHECO
4327 Jaguar Loop
Santa Fe, NM 87507-1801

Undesignated additional funds will be applied first to advances or fees due and then to principal.

PAYMENT DUE DATE:	08/01/2008
Regular Monthly Payment:	\$1,402.32
Total Amount Due:	\$2,845.84
Amount Due if Received After 09/16/2008:	\$2,908.37

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.
You Currently have \$41.20 in unpaid Late Charges.
Please remit this with your payment.

Extra Principal Paid:

Extra Escrow Paid:

Late Charge Paid:

Enter Total Amount Paid:

Taylor, Bean & Whitaker Mortgage Corp
1417 N Magnolia Ave
Ocala, FL 34475-9078



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Refinancing or Purchasing a new home

If you are considering a new home purchase or refinancing your existing mortgage, Taylor, Bean & Whitaker is here to help. Simply call 888-225-2164, option #4, ext 10101 for fast convenient service.

Convenient Payment Options

Automatic Payment Plan — Enrolling in Taylor, Bean & Whitaker's free Automated Payment Plan is quick and easy. Sign up online at www.taylorbean.com or call us at 1-888-225-2164 to request an Automated Payment Plan Enrollment form be mailed to your home.

Internet/Phone Payment — Fast, Easy and Convenient! Have your bank routing number and bank account number available and then call us at 888-225-2164 or sign on to www.taylorbean.com. It takes **one business day** for this payment to be applied to your account. There is a \$18.00 fee if payment is made by phone.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post-dated checks. If paying more than the amount due, be sure to instruct us on the coupon how to apply the excess money. Please write your account number on your check or money order. Payments received after 3:00 p.m. EST will be posted the next day. Partial payments are not accepted. Funds in excess of \$20,000 per calendar month must be certified or bank issued.

Equity Accelerator Program — Reduce your loan term, increase equity growth, and save money by setting up for bi-weekly payments! For more information, call our Equity Accelerator Enrollment Center at 1-800-458-1564. Have questions about your current enrollment in our bi-weekly program? Call our Equity Accelerator Program Customer Service Department at 1-800-209-9700.

Account Information or Questions —

Representatives are available from 9 a.m. to 8 p.m. EST Monday—Friday to answer questions. Be sure to have your account number and social security number available for identification.

View account information online at www.taylorbean.com

Email us at LoanInfo@taylorbean.com.

Contact Information:

General Inquiries

1-888-225-2164

Taylor, Bean & Whitaker
Attn: Customer Relations
1417 North Magnolia Ave.
Ocala, FL 34475-9078

Default Management

Phone #: 1-800-530-2602

Taylor, Bean & Whitaker
Attn: Default Management
1417 North Magnolia Ave.
Ocala, FL 34475-9078

Overnight Payments

Taylor, Bean & Whitaker
Attn: Cashiering
1417 North Magnolia Ave.
Ocala, FL 34475-9078

Regular Payments

Taylor, Bean & Whitaker
P.O. Box 628204
Orlando, FL 32862-8204
(Mail Requiring Signature Not Accepted)

Insurance Policies/Bills

Policies Fax: (352) 690-0786
Bills Fax: (352) 690-0895
Taylor, Bean & Whitaker
Attn: Insurance Department
1417 North Magnolia Ave.
Ocala, FL 34475-9078

Tax Bills

Fax: (352) 690-0896
Taylor, Bean & Whitaker
Attn: Tax Department
1417 North Magnolia Ave.
Ocala, FL 34475-9078

Visit www.TaylorBean.com for:

Payoff requests

Internet payments

Address Changes

ACH setup

Loan History

Important Information

Statements: If you do not receive your monthly statement before your payment is due, you are still required to make sure your mortgage payment is on time.

Disputing account information reported to credit bureaus: Taylor, Bean & Whitaker furnishes information about your account to credit bureaus. You have the right to dispute the accuracy of the information reported by writing us at the General Inquiries address.

Your Privacy: You will receive a copy of the Taylor, Bean & Whitaker Privacy Notice annually. Should you wish to obtain an additional copy, please write us at the General Inquiries address.

Identity Theft: Identity theft is a serious and growing problem. If someone has fraudulently used your identification to establish credit, report the incident as quickly as possible to each of the credit reporting agencies listed below and ask that a fraud report be placed on your file.

Experian	888-397-3742
Equifax	800-525-6285
Trans Union	800-680-7289

You may also check to see if any additional credit accounts have been opened without your consent or whether unauthorized charges were billed to your accounts. Contact these credit reporting agencies to obtain a copy of your credit report.

Experian	888-397-3742
Equifax	800-685-1111
Trans Union	800-916-8800

Please note that this contact information is being provided as a service to you. Taylor, Bean & Whitaker is not affiliated with any of these services and cannot guarantee their effectiveness.

Notice: If your mortgage goes into default, Taylor, Bean & Whitaker Mortgage Corporation, Inc. has the right to inspect your property to determine that it is being maintained and occupied. Any fees for the inspection would be charged to your account (subject to state law). In addition, if you fail to fulfill the terms of your loan, a negative credit rating may be submitted to a credit reporting agency, which would be reflected on your credit report. The Fair Debt Collection Practices Act requires us to notify you that your loan is in default. Taylor, Bean & Whitaker will attempt to collect the debt and any information we obtain will be used for that purpose.

Taylor, Bean & Whitaker may assess a \$15.00 fee for any payment that is returned for insufficient funds. Please contact us for a complete list of fees.

If you are having trouble meeting your monthly mortgage obligation, we may be able to assist you. Please contact us at 1-800-530-2602 and ask about our mortgage assistance program.

Taylor, Bean & Whitaker does not have the ability to stop or hold a check. All checks mailed to TBW will be processed if they meet posting guidelines.