


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
<i>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.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Howard Perkiss		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Gary M. Perkiss, Esquire 801 Old York Road, Suite 313, Jenkintown, Pa 19046		Court Claim Number: _____ <i>(If known)</i>
Telephone number: (215) 885-7100		Filed on: _____
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.
Telephone number:		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>5,164.73</u>		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 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.		
2. Basis for Claim: <u>Escrow Funds</u> <i>(See instruction #2 on reverse side.)</i>		<input type="checkbox"/> 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: _____ 3a. Debtor may have scheduled account as: _____ <i>(See instruction #3a on reverse side.)</i>		<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).
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 checked="" type="checkbox"/> Other Describe: <u>Escrow Funds- Frozen Bank Account at Platinum Community Bank</u> 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: \$ <u>5,164.73</u> Amount Unsecured: \$ <u>0.00</u>		<input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		<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).
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:		<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).
Date: <u>01/15/2010</u> 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. Gary M. Perkiss, Esq, Attorney for Claimant		<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____ <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>
		FOR COURT USE ONLY T, B & W Mortgage Corp.  00708

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.

RETURNED DEPOSITED ITEM NOTICE

DATE 09-01-09

AMOUNT
5,164.73

REASON
NSF

MAKER

FEE DEPOSIT DATE REFERENCE #
10.00 08-24-2009 000041761069

5,164.73 TOTAL FOR 1 ITEMS TOTAL FEE 10.00

THE ITEM(S) SHOWN ABOVE WAS DEPOSITED TO YOUR BANK ACCOUNT, BUT IT HAS BEEN RETURNED UNPAID FOR THE REASON INDICATED. WE HAVE SUBTRACTED THE AMOUNT OF THE ITEM AND THE ASSOCIATED FEES FROM YOUR ACCOUNT. AS A RESULT OF THIS ACTION, YOUR ACCOUNT IS NOW OVERDRAWN. IF YOU HAVE ANY QUESTIONS OR CONCERNS, PLEASE CONTACT US AT THE NUMBER LISTED BELOW. THANK YOU.

HOWARD I PERKISS
89 BUCK HILL DR
HOLLAND PA 18966-2804

DEPOSITING ACCOUNT NUMBER 61-0419-212-6
CHARGE ACCOUNT NUMBER 61-0419-212-6

CITIZENS BANK - 060
CUSTOMER SERVICE
1-800-922-9999

031000040
08/28/2009
6410351664

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

60008242009
004100761069
10360761503

TAYLOR, DEAN & WHITAKER Mortgage Corporation 315 NE 14th Street Orlando, Florida 32809 Escrow Disbursement Clearing Account		Platinum Community Bank	NO. 399635
Five Thousand One Hundred Sixty Four and 73/100		Returned Non Paid	CHECK NO. 399635
PAY TO THE ORDER OF: HOWARD PERKISS 89 BUCK HILL DRIVE SOUTHAMPTON PA 18968		Because	DATE August 17, 2009
		NSF	AMOUNT \$5,164.73
		Presented	<i>Laura Perikiss</i>
320016265 08-25-09 101 4889 01			
⑈399635⑈ ⑆071974453⑆ 0000904015⑈			

⑈399635⑈

⑆071974453⑆

⑈0000904015⑈

⑈0000516473⑈

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

Property Address:
 89 Buck Hill Drive
 Southampton PA 18966

HOWARD PERKISS
 89 BUCK HILL DRIVE
 SOUTHAMPTON PA 18966

Starting Balances	
Principal:	383,250.00
Tax & Insurance:	.00
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	5,164.73
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

Loan Activity Report

July 30, 2009

Loan # 7115575

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
ADJ	02/01/09	4,735.99	.00	.00	4,735.99	.00	.00	.00	.00	.00	383,250.00
	01/16/09			.00			.00			.00	4,735.99
REG	02/01/09	3,682.39	1,556.95	1,448.87	676.57	.00	.00	.00	.00	.00	381,801.13
	01/30/09			.00			.00			.00	5,412.56
CUR	03/01/09	317.61	.00	.00	.00	.00	.00	.00	.00	.00	381,483.52
	01/30/09			317.61			.00			.00	5,412.56
REG	03/01/09	3,682.39	1,549.78	1,456.04	676.57	.00	.00	.00	.00	.00	380,027.48
	02/26/09			.00			.00			.00	6,089.13
CUR	04/01/09	317.61	.00	.00	.00	.00	.00	.00	.00	.00	379,709.87
	02/26/09			317.61			.00			.00	6,089.13
REG	04/01/09	3,682.39	1,542.57	1,463.25	676.57	.00	.00	.00	.00	.00	378,246.62
	03/25/09			.00			.00			.00	6,765.70
CUR	05/01/09	317.61	.00	.00	.00	.00	.00	.00	.00	.00	377,929.01
	03/25/09			317.61			.00			.00	6,765.70
DIS	05/01/09	-1,490.30	.00	.00	-1,490.30	.00	.00	.00	.00	.00	377,929.01
	03/31/09			.00			.00			.00	5,275.40
REG	05/01/09	3,682.39	1,535.34	1,470.48	676.57	.00	.00	.00	.00	.00	376,458.53
	04/28/09			.00			.00			.00	5,951.97
CUR	06/01/09	317.61	.00	.00	.00	.00	.00	.00	.00	.00	376,140.92
	04/28/09			317.61			.00			.00	5,951.97
REG	06/01/09	3,682.39	1,528.07	1,477.75	676.57	.00	.00	.00	.00	.00	374,663.17
	05/28/09			.00			.00			.00	6,628.54
CUR	07/01/09	317.61	.00	.00	.00	.00	.00	.00	.00	.00	374,345.56
	05/28/09			317.61			.00			.00	6,628.54
REG	07/01/09	3,682.39	1,520.78	1,485.04	676.57	.00	.00	.00	.00	.00	372,860.52
	06/29/09			.00			.00			.00	7,305.11
CUR	08/01/09	17.61	.00	.00	.00	.00	.00	.00	.00	.00	372,842.91
	06/29/09			17.61			.00			.00	7,305.11

Loan Activity Report

July 30, 2009

Loan # 7115575

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
DIS	08/01/09	-2,289.77	.00	.00	-2,289.77	.00	.00	.00	.00	.00	372,842.91
	07/02/09			.00			.00			.00	5,015.34
PIF	08/01/09	374,342.04	1,294.74	372,842.91	149.39	.00	.00	.00	.00	55.00	.00
	07/28/09			.00			.00			.00	5,164.73
Totals:		<u>398,997.96</u>	<u>10,528.23</u>	<u>381,644.34</u>	<u>5,164.73</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>55.00</u>	
				<u>1,605.66</u>			<u>0.00</u>			<u>0.00</u>	

LAW OFFICES
OF
GARY M. PERKISS, P.C.

NOBLE PLAZA
801 OLD YORK ROAD SUITE 313
JENKINTOWN, PA 19046
(215) 885-7100
FAX (215) 885-3730

GARY M. PERKISS*

PA & NJ BARS
gperkiss@perkiss.com

NEW JERSEY OFFICE
ONE GREENTREE CENTRE
SUITE 201
MARLTON, NJ 08053
(856) 988-5542

January 15, 2010

Clerk's Office
United States Bankruptcy Court
Middle District of Florida Jacksonville Division
Bryan Simpson United States Courthouse
300 North Hogan Street
Jacksonville, Florida 32202

Re: Taylor, Bean & Whitaker Mortgage Corp.
Bankruptcy Number 3:09-bk-07047-JAF

Dear Sir/Madam:

Enclosed please find an original and one (1) copy of the Proof of Claim of Howard Perkiss, a secured creditor of the debtor in the above bankruptcy case. Please file the original, time stamp the copy and return it to my office in the envelope provided.

Thank you for your courtesies and cooperation.

Very truly yours,
GARY M. PERKISS, P.C.

BY: 

GARY M. PERKISS, ESQUIRE

cc: Mr. Howard Perkiss
BMC Group, Inc.