

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):

Ricardo Zarzuela

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

Name and address where notices should be sent:

1030 Woods Rd
Waycross GA 31501

Court Claim Number: (If known)

Telephone number:

912 288 5882

Filed on:

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

CLAIM FILED
JACKSONVILLE, 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:

JAN 22 2010

Check this box if you are the debtor or trustee in this case.

1. Amount of Claim as of Date Case Filed:

\$ 3182.63

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

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.

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

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).

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

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).

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

Amount entitled to priority:

\$

*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.

2. Basis for Claim: Escrow Refund (See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 1125

3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)

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

Describe: Escrow Value of Property: \$ 3182.63 Annual Interest Rate %

Amount of arrearage and other charges as of time case filed included in secured claim, Escrow Funds

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:

1/20/10

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.

Ricardo Zarzuela

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00754

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.

Ricardo Zarzuela

Ricardo Zarzuela
1030 Woods Road
Waycross, GA 315101

Jan 20, 2010

RE: Taylor Bean & Whitaker Acct # 1020496

Property address same as above

US Bankruptcy Court

Middle District of Florida

Jacksonville Div

Case # 3:09-bk-07047-JAF

I refinanced the above mortgage on July 29, 2010, and never received a refund of my escrow account from Taylor Bean & Whitaker in the amount of \$3182.63. I have enclosed documentation showing the escrow balance due and a copy of documentation from TB&W stating they will refund my escrow funds within 30 days. I also enclosed a copy of the loan activity report to support my claim.

Thank you,


Ricardo Zarzuela

Taylor, Bean & Whitaker Mortgage Corp.
 1417 North Magnolia Ave
 Ocala, FL 34475-9078
 (888)225-2164

Property Address:
 1030 WOODS ROAD
 Waycross GA 31501

RICARDO ZARZUELA
 1030 WOODS ROAD
 WAYCROSS GA 31501

Starting Balances	
Principal:	334,400.00
Tax & Insurance:	1,123.17
Unapplied:	.00

Current Balances	
Principal:	.00
Tax & Insurance:	3,182.63
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

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Loan Activity Report

July 30, 2009

											Loan #	1020496
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	
REG	03/01/09	2,580.79	1,519.14	512.71	548.94	.00	.00	.00	.00	.00	297,114.02	
	03/06/09			.00			.00			.00	937.36	
REG	04/01/09	2,580.79	1,516.52	515.33	548.94	.00	.00	.00	.00	.00	296,598.69	
	04/08/09			.00			.00			.00	1,486.30	
REG	05/01/09	2,580.79	1,513.89	517.96	548.94	.00	.00	.00	.00	.00	296,080.73	
	05/06/09			.00			.00			.00	2,035.24	
REG	06/01/09	2,580.79	1,511.25	520.60	548.94	.00	.00	.00	.00	.00	295,560.13	
	06/05/09			.00			.00			.00	2,584.18	
REG	07/01/09	2,580.79	1,508.59	523.26	548.94	.00	.00	.00	.00	.00	295,036.87	
	07/03/09			.00			.00			.00	3,133.12	
PIF	08/01/09	296,484.65	1,386.27	295,036.87	49.51	.00	.00	.00	.00	12.00	.00	
	07/29/09			.00			.00			.00	3,182.63	
Totals:		<u>404,821.39</u>	<u>68,349.93</u>	<u>311,379.06</u>	<u>2,059.46</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>-0.00</u>	<u>12.00</u>		
				<u>23,020.94</u>			<u>0.00</u>			<u>0.00</u>		



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

August 20, 2009

Ricardo Zarzuela
1030 Woods Road
Waycross, GA 31501

Re: Paid in Full - Original Note
Loan Number: 1020496
Property Address: 1030 WOODS ROAD

Dear Ricardo Zarzuela:

It has been our pleasure servicing your loan, we have enclosed the Original Note for the above referenced loan. Taylor, Bean & Whitaker has forwarded the satisfaction of Mortgage/Security Deed/Deed of Trust to the Clerk of the Court for release of the lien of record.

Once the document has been returned from the Court, it will be mailed directly to you.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164.

Sincerely,

A handwritten signature in cursive script that reads "Marisol Silva".

Marisol Silva
Manager - Release & Reconveyance
Taylor, Bean & Whitaker Mortgage Corp.

enclosure



July 30, 2009

Ricardo Zarzuela
1030 Woods Road
Waycross, GA 31501

Re: Paid In Full
Loan Number: 1020496
Property Address: 1030 WOODS ROAD

Dear Ricardo Zarzuela:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/29/2009. 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 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 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)

**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave
Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

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