

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): Virginia Katherine Delauney

Name and address where notices should be sent: Virginia K Delauney 1337 Broadway Road, Lutherville, MD 21093

Telephone number: (443) 465-6472

CLAIM FILED JACKSONVILLE, FLORIDA

JAN 25 2010

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

Court Claim Number: (If known)

Filed on:

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

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

Telephone number:

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.

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

1. Amount of Claim as of Date Case Filed: \$ 4,512.10

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:

\$ 4,512.10

*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: Money Owed - Tax & Insu (See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 8574

3a. Debtor may have scheduled account as: 2278284(Loan #) (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:

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: \$

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:

01/18/10

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.

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00761

Virginia K. Delauney Virginia K. Delauney

CONFIDENTIAL

Taylor, Bean and Whitaker Mortgage Corp.
1417 N. Magnolia Avenue
Ocala, FL 34475-9078
(888)225-2164

Loan Number 2278284

Due Date 08/01/09

Property Address:
1418 MARSHALL STREET
BALTIMORE MD 21230

VIRGINIA K. DELAUNEY
1337 BROADWAY ROAD
LUTHERVILLE MD 21093

Account History for 01/09 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.....						660.39	-514.85
January	330.22	428.15 *	0.00	0.00		990.61	-86.70 **
February	330.22	428.15 *	0.00	0.00		1,320.83	341.45
March	330.22	428.15 *	0.00	0.00		1,651.05	769.60
April	330.22	428.15 *	0.00	0.00		1,981.27	1,197.75
May	330.22	428.15 *	0.00	0.00		2,311.49	1,625.90
June	330.22	428.15 *	0.00	0.00		2,641.71	2,054.05
July	330.22	2,458.05 *	1,491.30	0.00 *	City Taxes	1,480.63	4,512.10
August	330.22	0.00 *	0.00	0.00		1,810.85	4,512.10
	0.00	0.00	0.00	4,512.10 *		1,810.85	0.00
Totals.....	2,641.76	5,026.95	1,491.30	4,512.10			

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 2,180.64. The breakdown was as follows: 1,752.49 Principal and Interest, 428.15 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.

Mortgage Corporation 352-309-6200 888-225-2164

395796

Payee Disbursement Voucher

Loan Name
Virginia K. Delaney

Date Paid
08/07/09

Amount
4,512.10

Check Number
395796

Payee Disbursement Total: 4,512.10

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00 0 06424M NM 017

VIRGINIA K DELAUNEY
 JOYCE O DELAUNEY
 1337 BROADWAY RD
 LUTHERVILLE MD 21093

SELECTED ACCOUNT SUMMARY

ACCOUNT TYPE	ACCOUNT NUMBER	INTEREST EARNED YEAR-TO-DATE	MATURITY DATE	ENDING BALANCE
M&T DIRECT CHECKING	[REDACTED]	0.00		0.00

M&T DIRECT CHECKING

ACCOUNT TITLE: VIRGINIA K DELAUNEY
 JOYCE O DELAUNEY

ACCOUNT NO. [REDACTED]

HUNT VALLEY

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER ADDITIONS		CHECKS PAID		OTHER SUBTRACTIONS		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
0.00	9	11,714.64	2	283.00	19	11,431.64	0.00	0.00

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS, INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
08-04-09	BEGINNING BALANCE			\$0.00
08-04-09	CREDIT LINE TRANSFER-M&T BANK	19.75		
08-04-09	DELUXE CHECK CHECK/ACC.		19.75	0.00
08-06-09	CREDIT LINE TRANSFER-M&T BANK	23.95		
08-06-09	HOME BANKING MONTHLY FEE		3.95	
08-06-09	M&T ATM CASH WITHDRAWAL ON 08/05 INNER HARBOR, 400 EAST PRATT ST, BALTIMORE, MD		20.00	0.00
08-07-09	CONSTELL ENRGY C DIR DEP	1,491.79		1,491.79
08-10-09	DELAUNEY,VIRGINI ING DIRECT		1,000.00	
08-10-09	M&T ATM CASH WITHDRAWAL ON 08/09 GREEN SPG STAT/10745 FALLS RD, LUTHERVILLE, MD		100.00	391.79
08-13-09	NON-M&T ATM FEE ON 08/13 STAR NETWORK 109 MARKET STREET BALTIMORE MD		2.00	
08-13-09	ATM CASH WITHDRAWAL ON 08/13 STAR NETWORK 109 MARKET STREET BALTIMORE MD		42.50	347.29
08-18-09	DEPOSIT	4,512.10		
08-18-09	M&T ATM CASH WITHDRAWAL ON 08/18 INNER HARBOR, 400 EAST PRATT ST, BALTIMORE, MD		20.00	4,839.39

CONFIDENTIAL

STATEMENT PERIOD	PAGE
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VIRGINIA K DELAUNEY
JOYCE O DELAUNEY

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS INTEREST & OTHER ADDITIONS	CHECKS & OTHER SUBTRACTIONS	DAILY BALANCE
08-20-09	WEB PMT M&T # 12044427773266001		971.00	
08-20-09	CITI CARD ONLINE PAYMENT		2,200.83	
08-20-09	DISCOVER E-PAYMENT		691.87	
08-20-09	DISCOVER E-PAYMENT		473.02	
08-20-09	BALT GAS & ELE E PAY		10.09	492.58
08-21-09	CONSTELL ENRGY C DIR DEP	1,410.22		1,902.80
08-24-09	CREDIT LINE TRANSFER-M&T BANK	3,619.30		
08-24-09	DEPOSITED ITEM RETURNED		4,512.10	
08-24-09	RETURNED DEPOSITED ITEM FEE		10.00	
08-24-09	DELAUNEY,VIRGINIA ING DIRECT		1,000.00	0.00
08-25-09	CREDIT LINE TRANSFER-M&T BANK	283.00		
08-25-09	CHECK NUMBER 0632		208.00	
08-25-09	CHECK NUMBER 0633		75.00	0.00
08-28-09	CREDIT LINE TRANSFER-M&T BANK	104.00		
08-28-09	NON-M&T ATM FEE ON 08/28		2.00	
08-28-09	CARDTRONICS CC52 CRANBROOK RD. COCKEYSVILLE MD			
08-28-09	ATM CASH WITHDRAWAL ON 08/28		102.00	
08-28-09	CARDTRONICS CC52 CRANBROOK RD. COCKEYSVILLE MD			0.00
09-03-09	CREDIT LINE TRANSFER-M&T BANK	250.53		
09-03-09	BALT GAS & ELE E PAY		250.53	0.00
	ENDING BALANCE			\$0.00

CHECKS PAID SUMMARY

632 08-25-09 208.00 633 08-25-09 75.00

YOU COULD WIN COOL PRIZES JUST FOR USING YOUR M&T CHECK CARD!
THE MORE YOU USE IT, THE MORE CHANCES YOU HAVE TO WIN. JUST PUSH "CREDIT" AT STORES OR SHOP ONLINE. FANTASTIC, HUH? THE M&T FAN-TASTIC PLASTIC SWEEPSTAKES VISIT WWW.MTB.COM/FANTASTICPLASTIC TO LEARN MORE AND FOR OFFICIAL RULES.

** END OF STATEMENT **

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.

Mail original claim and copies of supporting documentation to:

If by regular mail

TB&W Mortgage
c/o BMC Group, Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

If by messenger or overnight courier

TB&W Mortgage
c/o BMC Group, Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Once filed, a "Filed" stamped copy of the claim will be returned to the claimant within three (3) business days of docketing **If** the claimant encloses a stamped, self-addressed envelope with a copy of the proof of claim.

Virginia K. Delauney
1337 Broadway Road
Lutherville, MD 21093

January 18, 2010

VIA USPS CERTIFIED MAIL

TB&W Mortgage
c/o BMC Group, Claims Processing
P.O. Box 3020
Chanhassen, MN 55137-3020

RE: Claim Submittal for TB&W Loan #2278284

Dear Sir/Madam:

Pursuant to the directions outlined within the BMC Group claim form, enclosed please an original claim submittal and the required evidence relating to the claim.

On August 7, 2009, TB&W issued me a check in the amount of \$4,512.10 as reimbursement of the tax and insurance funds owed to me after settlement on my sold property tied to TB&W loan number 2278284. The TB&W check was deposited into my account on August 18, 2009 and later returned on August 24, 2009 due to insufficient funds for TB&W.

In addition to the required claim form, attached as evidence of the issued payment and returned funds please find:

- CONFIDENTIAL: TB&W Tax and Insurance Account Disclosure Payoff Statement
- TB&W Payee Disbursement Voucher (check information)
- CONFIDENTIAL: Virginia K Delauney August 4-September 3 2209 M&T Bank Statement showing check deposited and that same check returned.

Because this check was returned, I have had to utilize my account line of credit and as a result have paid interest on the amount returned. Please give this claim your prompt attention and afford the appropriate confidentiality matters regarding the information contained within.

I appreciate your immediate response as to how the situation will be handled and a reasonable timeframe for when I can expect the owed funds to be returned. Please contact me with any questions or information regarding this matter.

Sincerely,



Virginia K. Delauney
443.465.6472

Kathy.Delauney@constellation.com