

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): **Jay Boustead**

Name and address where notices should be sent:
633D Hall Road
Dahlgren, VA. 22448

Telephone number: **(757) 377-3374**

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: **\$ 1,557.69**

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: **Escrow Account refund check bounced, check # 398256**
 (See instruction #2 on reverse side.)

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: **loan # 619710**

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

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: 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: \$ _____

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).

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: _____

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.

Date: **1/19/10**

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.

Jay Boustead

FOR COURT USE ONLY
T, B & W Mortgage Corp.

 00763

Navy Federal Credit Union
P.O. Box 3000
Merrifield, VA 22119-3000

Date: 9/2/2009
Access No.: 2336335

Dear Member:

The enclosed check in the amount of \$1,557.69 which you deposited was returned unpaid by the bank for the following reason: Insufficient Funds.

As a result, we deducted \$1,557.69 from your 1424064747 account to adjust the deposited amount. Your account was also charged \$5.00 fee for returned checks.

If you require further information or clarification, please call (703)255-8413.

General Accounting Branch

Register No. 212961
24018
Enclosure: Check

WENDY D BOUSTEAD
633D HALL RD
DAHLGREN VA 22448-3015

071000301
08/25/2009
6118643690

This is a LEGAL COPY of
your check. You can use it
the same way you would
use the original check.

212961 SEP-18

256074974 08/24/2009
017006795

THIS DOCUMENT CONTAINS SECURITY FEATURES

TAYLOR, BEAN & WHITAKER
Mortgage Corporation
315 NE 14th Street
Ocala, Florida 34470
Escrow Disbursement Clearing Account

Platinum Community Bank
70-7445-719
NO. 398256
CHECK NO. 398256

One Thousand Five Hundred Fifty Seven and 69/100 Dollars

DATE	AMOUNT
August 18, 2009	\$1,557.69

Returned Not Cashed
Because

NSF

Presented

Laura Aguilera

PAY TO THE ORDER OF:
JAY BOUSTEAD
833 D COURT C
DAHLGREN VA 22448

320015633 08-25-09 101 4839 01

#398256# 1071974453: 0000904015#

⑆398256⑆

1071974453⑆

0000904015⑆

⑆0000155769⑆

⑆256074974⑆

⑆0000155769⑆

A Security Features:
Serial & MICR Numbers
Void Penetration
Warning Band

FEDERAL RESERVE BOARD OF GOVERNORS REG. CO.

>256074974<
017006795
08/24/2009

FRB-CHI 08272009

DO NOT WRITE, STAMP OR SIGN ON THIS LINE
RESERVED FOR FINANCIAL INSTITUTIONS

Jay Boustead

ENDORSE HERE

053000206 08/25/2009
6238621990
071000301 08/25/2009
6118643690

81-932 18615

Do not endorse or write below this line.

11 4183523 4875 31



STATEMENT OF ACCOUNT

ACCESS NUMBER
STATEMENT PERIOD
From 08-21-09
Through 09-20-09
ACCOUNT NUMBER

#BWNLLSV
#000000P2S3VSSSA0#000SME002
WENDY D BOUSTEAD
633D HALL RD # C
DAHLGREN VA 22448-3015

Membership Share Savings--

Joint Owner(s)-- JAY BOUSTEAD

Table with columns: DATE, TRANSACTION DESCRIPTION, AMOUNT, BALANCE. Rows include BEGINNING BALANCE and ENDING BALANCE.

EveryDay Checking Account--

Joint Owner--JAY BOUSTEAD

Main transaction table with columns: DATE, TRANSACTION DESCRIPTION, AMOUNT, BALANCE. Includes various debit and credit transactions.

- This shows the deposit of check # 398256. \$100 dollars in cash was withdrawn at time of deposit that is why there is a difference of \$100.

	PMT 082809	17.00-	122.28
08-31	POS CREDIT ADJUSTMENT TRANSACTION 08-27-09 OLD NAVY #5622 NORFOLK VA	17.31	139.59
08-31	POS CREDIT ADJUSTMENT TRANSACTION 08-28-09 WAL-MART LA PLATA MD	265.00	404.59
08-31	DEPOSIT - DFAS-CLEVELAND NAVY ACT 083109	1,773.80	2,178.39
08-31	POS DEBIT VISA CHECK CARD 9369 08-27-09 PIZZA HUT NORFOLK VA	21.83-	2,156.56
08-31	POS DEBIT VISA CHECK CARD 5219 08-29-09 LOWES #02354* LA PLATA MD	74.76-	2,081.80
08-31	DIVIDEND	0.08	2,081.88
09-01	POS DEBIT VISA CHECK CARD 9369 08-31-09 FOOD LION #0403 KING GEORGE VA	8.18-	2,073.70
09-01	POS DEBIT VISA CHECK CARD 5219 08-31-09 FOOD LION #0403 KING GEORGE VA	15.15-	2,058.55
09-01	TRANSFER TO CREDIT CARD	111.00-	1,947.55
09-01	TRANSFER TO LOAN	373.00-	1,574.55
09-02	TRANSFER FROM SHARES	1,600.00	3,174.55
09-02	ADJUSTMENT - DR	1,557.69-	1,616.86
09-02	RETURNED DEPOSIT FEE	5.00-	1,611.86
09-02	ATM FEE - DENIED TRANSACTION 09-02-09 Food Lion #403 King George VA	1.00-	1,610.86
09-02	ATM WITHDRAWAL 09-01-09 PNC BANK DAHLGREN VA	200.00-	1,410.86
09-02	POS DEBIT VISA CHECK CARD 9369 09-01-09 WAWA 669 KING GEORGE VA	6.34-	1,404.52
09-02	POS DEBIT VISA CHECK CARD 9369 09-01-09 RUGGED WEARHOUSE-F FREDRICKSBURG VA	15.75-	1,388.77
09-02	POS DEBIT VISA CHECK CARD 9369 09-01-09 DAHLGREN NSWC COMM DAHLGREN NSWC VA	230.25-	1,158.52
09-02	POS DEBIT VISA CHECK CARD 9369 09-01-09 WAL-MART #1833 FREDERICKSBUR VA	262.50-	896.02
09-02	PAID TO - DELL FINANCIAL ONLINE PMT 090209	70.00-	826.02
09-02	TOTAL OF 1 CHECK(S) PAID	244.00-	582.02
09-03	POS DEBIT VISA CHECK CARD 9369 09-02-09 DAHLGREN NSWC COMM DAHLGREN NSWC VA	8.77-	573.25
09-03	POS DEBIT VISA CHECK CARD 9369 09-02-09 DTV*DIRECTV SERVIC 800-347-3288 CA	100.00-	473.25
09-03	PAID TO - VZ WIRELESS VE VZW WEBPAY 090309	160.00-	313.25
09-03	TOTAL OF 2 CHECK(S) PAID	280.25-	33.00
09-04	DEPOSIT	217.20	250.20
09-04	ATM FEE - WITHDRAWAL 09-03-09 Food Lion #403 King George VA	1.00-	249.20
09-04	ATM FEE - INQUIRY 09-03-09 Food Lion #403 King George VA	1.00-	248.20
09-04	ATM WITHDRAWAL 09-03-09 Food Lion #403 King George VA	102.75-	145.45
09-08	POS CREDIT ADJUSTMENT TRANSACTION 09-04-09 NAVY EXCHANGE 0504 DAHLGREN VA	7.49	152.94
09-08	DEPOSIT - FOOD LION, LLC PAYROLL 090809	314.85	467.79
09-08	POS DEBIT VISA CHECK CARD 9369 09-06-09 FOOD LION #0403 KING GEORGE VA	9.04-	458.75
09-08	POS DEBIT VISA CHECK CARD 5219 09-04-09 DAHLGREN NSWC COMM DAHLGREN NSWC VA	13.94-	444.81
09-08	POS DEBIT VISA CHECK CARD 5219 09-04-09 NAVY EXCHANGE 0504 DAHLGREN VA	29.97-	414.84
09-09	DEPOSIT - 3801000000000000 FED PAYMNT 090909	327.20	742.04
09-09	POS DEBIT VISA CHECK CARD 5219 09-08-09 FOOD LION #0403 KING GEORGE VA	4.08-	737.96
09-09	POS DEBIT VISA CHECK CARD 9369 09-08-09 DAHLGREN NSWC COMM DAHLGREN NSWC VA	7.33-	730.63
09-09	TOTAL OF 1 CHECK(S) PAID	63.00-	667.63
09-10	POS DEBIT VISA CHECK CARD 5219 09-09-09 MCDONALD'S F12090 RUTHER GLEN VA	12.06-	655.57
09-10	POS DEBIT VISA CHECK CARD 9369 09-09-09 DAHLGREN NSWC COMM DAHLGREN NSWC VA	12.39-	643.18
09-10	POS DEBIT VISA CHECK CARD 9369 09-09-09 DAHLGREN NSWC COMM DAHLGREN NSWC VA	47.21-	595.97
09-11	POS DEBIT VISA CHECK CARD 9369 09-10-09 FOOD LION #0403 KING GEORGE VA	1.01-	594.96
09-11	POS DEBIT VISA CHECK CARD 9369 09-10-09 FOOD LION #0403 KING GEORGE VA	5.23-	589.73
09-11	POS DEBIT VISA CHECK CARD 5219 09-09-09 7-ELEVEN 21882 KING GEORGE VA	40.00-	549.73
09-11	CASH WITHDRAWAL	200.00-	349.73
09-14	DEPOSIT - DFAS-CLEVELAND NAVY ACT 091409	1,774.32	2,124.05
09-14	POS DEBIT VISA CHECK CARD 5219 09-11-09 SPORTS AUTHORITY0000 FREDERICKSBUR VA	20.97-	2,103.08
09-14	POS DEBIT VISA CHECK CARD 9369 09-11-09 PIERCING PAGODA 0 FREDERICKSBUR VA	23.60-	2,079.48
09-14	POS DEBIT VISA CHECK CARD 5219 09-11-09 THINGS REMEMBERED FREDERICKSBUR VA	33.59-	2,045.89
09-14	POS DEBIT VISA CHECK CARD 5219 09-11-09 BOB EVANS REST #00 FREDERICKSBUR VA	40.28-	2,005.61
09-14	POS DEBIT VISA CHECK CARD 9369 09-11-09 FOOD LION #0403 KING GEORGE VA	43.23-	1,962.38
09-15	TRANSFER TO CREDIT CARD	61.00-	1,901.38
09-15	TRANSFER TO LOAN #IT	97.71-	1,803.67
09-15	SEE LEGEND BELOW		
09-15	TRANSFER TO LOAN	373.00-	1,430.67
09-16	POS DEBIT VISA CHECK CARD 9369 09-15-09 FOOD LION #0403 KING GEORGE VA	5.25-	1,425.42
09-16	POS DEBIT VISA CHECK CARD 9369 09-15-09 FOOD LION #0403 KING GEORGE VA	6.28-	1,419.14
09-16	POS DEBIT VISA CHECK CARD 9369 09-15-09 FOOD LION #0403 KING GEORGE VA	8.83-	1,410.31
09-16	POS DEBIT VISA CHECK CARD 9369 09-15-09 TGI FRIDAYS #0247 FREDERICKSBUR VA	15.73-	1,394.58
09-16	POS DEBIT VISA CHECK CARD 9369 09-15-09 FOOD LION #0403 KING GEORGE VA	24.53-	1,370.05
09-16	POS DEBIT VISA CHECK CARD 9369 09-15-09 WAL-MART #2520 FREDERICKSBUR VA	74.97-	1,295.08
09-16	TOTAL OF 1 CHECK(S) PAID	627.00-	668.08
09-17	POS DEBIT VISA CHECK CARD 9369 09-16-09 FOOD LION #0403 KING GEORGE VA	6.02-	662.06
09-17	POS DEBIT VISA CHECK CARD 9369 09-15-09 TOYS R US #8342 FREDERICKSBUR VA	21.49-	640.57
09-17	POS DEBIT VISA CHECK CARD 9369 09-15-09 PARTY CITY #628 FREDERICKSBUR VA	26.24-	614.33
09-17	POS DEBIT VISA CHECK CARD 9369 09-15-09 ALPINE		

→ shows when the check from TBW bounced.