

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): Terry A + Deborah L Kovar 3011 N. Ridge CRANFALL, TX 75114 Telephone number: 972-310-6523 CLAIM FILED JACKSONVILLE, FLORIDA JAN 28 2010

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: \$ 2882.25 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.

2. Basis for Claim: mtg escrow taxes & ins (See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 55# 6891 3a. Debtor may have scheduled account as: 2701-9314 (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 Describe: Value of Property: \$ 117,985.59 Annual Interest Rate: 5.25% 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: 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: 1-25-10 Signature: Terry Kovar Signature: Terry Kovar FOR COURT USE ONLY T, B & W Mortgage Corp. 00803

January 01, 2010

Form 1098/Mortgage Interest Statement

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

OMB Number: 1545-0901
Year Ending: 2009
Loan Number: 3429314
SSN/TIN #: 452-33-6891

Federal ID #: 593069391

Phone #: (888)225-2164

The information noted as (1), (2), (3) and (4) if shown, is important tax information and is being furnished to the Department of the Treasury - Internal Revenue Service. Please see reverse side for details.

TERRY A. KOVAR & DEBORAH L. KOVAR
3011 N RIDGE
CRANDALL TX 75114

Late Chgs Pd YTD:	0.00
Haz/Fld Ins Pd YTD:	0.00
Taxes Pd YTD:	0.00
(1) Interest Pd YTD:	1,571.01
Principal Pd YTD:	409.66
Neg Amort YTD:	0.00
Int On T&I YTD:	0.00
Int On Loss Draft YTD:	0.00
Principal Balance:	118,123.34
T&I Balance:	2,382.75
Loss Draft Balance:	0.00
(2) Pts Pd On Purchase:	111.93



Taylor, Bean & Whitaker

Loan 3429314



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- Payment Options
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Change Loan

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Apply for a Refinance

Update My Insurance Information

Delinquent and need help?

REO Properties FOR SALE

Make a payment at any *Western Union* Location

eStatements

Frequently Asked Questions

Amortization Table

Refinance? New Loan? Call 1-877-754-6847

Balances

Principal Balance:	117,985.59
Tax & Insurance Balance:	2,660.16

Current Year-To-Date Totals

(See Previous Year End Totals/1098/1099)

Principal Paid:	137.75
Interest Paid:	516.79

**Need Counseling or
Other Resources?**

Customer Contact Center
Loaninfo@taylorbean.com
1-888-225-2164
M-F 9AM - 8 PM and Sat
8 AM - 5 PM (EST)



A Service of Financial Industry Computer Systems, Inc.



Taylor, Bean & Whitaker

Loan 3429314



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Loan Detail

Property Address:	3011 N Ridge
Payment Frequency:	Monthly
Current Interest Rate:	5.250 (future)
Remaining Term:	356

Current Payment Breakdown

Principal & Interest:	654.54 (future)
Tax & Insurance:	277.41 (future)
Total Payment Amount:	931.95

Dates

Due Date of Next Payment:	01/01/2010
Maturity Date:	08/01/2039

**Need Counseling or
Other Resources?**

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Loaninfo@taylorbean.com
1-888-225-2164
M-F 9AM - 8 PM and Sat
8 AM - 5 PM (EST)



A Service of Financial Industry Computer Systems, Inc.

Just to let you know, my loan
was refinanced 7/27/09 - TBW self
funded. When the raid happened
then ^{new} Refinanced loan went to TBW -
The old Refinanced loan was sent
to Bank of America #2112701 - which
shows paid off but BoA is
sending me foreclosure letters &
saying I am \$6,000.00 behind - I
have been making pmts to TBW on
new ~~loan~~ loan 03429314. Now they
tell me they cannot pay my
taxes or ins it's my responsibility
meanwhile I am being hounded
by BoA on a loan I have been
paying to TBW. I need resolution
quickly -

Debbie Kovan
3011 N. Ridge
Crandall, TX 75114
972-310-6523

My Attorney Advises not to Pay Anyone
till this is resolved,