

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):  
Brenda Roddenbery

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

Name and address where notices should be sent:  
Brenda Roddenbery  
1668 Woodridge Place SE, Cairo, Georgia 39828

**CLAIM FILED**  
JACKSONVILLE, FLORIDA

Court Claim Number: \_\_\_\_\_  
(If known)

Telephone number:  
(229) 378-0255

**FEB 02 2010**

Filed on: \_\_\_\_\_

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

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

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

1. Amount of Claim as of Date Case Filed: \$ 3,194.07

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.

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.

Specify the priority of the claim.

2. Basis for Claim: tax & ins. escrow refund  
(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: 6884

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).

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.

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

Nature of property or right of setoff:  Real Estate  Motor Vehicle  Other  
Describe:

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).

Value of Property: \$ \_\_\_\_\_ Annual Interest Rate % \_\_\_\_\_

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

Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).

if any: \$ \_\_\_\_\_ Basis for perfection: \_\_\_\_\_

Amount of Secured Claim: \$ \_\_\_\_\_ Amount Unsecured: \$ \_\_\_\_\_

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

Amount entitled to priority:

\$ \_\_\_\_\_

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

\*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.

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:

FOR COURT USE ONLY

Date: 1/28/10

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.

T, B & W Mortgage Corp.

Brenda Roddenbery

*Brenda Roddenbery*



00848

Tax and Insurance Account Disclosure Statement

July 30, 2009

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

Loan Number 1836884  
 Due Date 08/01/09

Property Address:  
 1668 WOODRIDGE PLACE SE  
 CAIRO GA 39828

BRENDA RODDENBERY  
 1668 WOODRIDGE PLACE SE  
 CAIRO GA 39828

Account Projection Detail for 09/09 Through 08/10

Month	Projected T&I Pmt	Projected T&I Disb	Disb Desc	Current Bal Projection	Required Bal Projection
Starting T&I Balance.....				4,811.56	1,617.49
September	266.15	0.00		5,077.71	1,883.64
October	266.15	0.00		5,343.86	2,149.79
November	266.15	0.00		5,610.01	2,415.94
December	266.15	528.46	City Taxes	5,347.70	2,153.63
	0.00	1,621.33	County Taxes	3,726.37	532.30 **
January	266.15	0.00		3,992.52	798.45
February	266.15	0.00		4,258.67	1,064.60
March	266.15	0.00		4,524.82	1,330.75
April	266.15	0.00		4,790.97	1,596.90
May	266.15	0.00		5,057.12	1,863.05
June	266.15	0.00		5,323.27	2,129.20
July	266.15	1,044.00	Property Insurance	4,545.42	1,351.35
August	266.15	0.00		4,811.57	1,617.50
Totals.....	<u>3,193.80</u>	<u>3,193.79</u>			

Tax and Insurance Account Disclosure Statement

July 30, 2009

Loan Number 1836884

Due Date 08/01/09

Account Projection Summary for 09/09 Through 08/10

Projected T&I Payment:	266.15 ( 12 payments )		
Current Balance Projected Low Point:		3,726.37	New Payment Information:
Less the lowest of the following:			Current P&I Payment:
RESPA Allowed Low Point:	532.30		T&I Payment:
Mtg Document Allowed Low Point:	532.30		
Low Point Selected By Servicer:	532.30	532.30	
Net Balance:		3,194.07	
Resulting Surplus:		3,194.07	
T&I Balance:		4,811.56	New Payment Effective: 09/01/09
Less Surplus:		3,194.07	<u>1,344.82</u>
Required Beginning Balance Projection to Ensure Low Point (incl reserves) of:	532.30 **	1,617.49	

You have a surplus of 3,194.07. This surplus must be returned to you unless it is less than 50.00, in which case we have the additional option of retaining it and lowering your monthly payments accordingly. WE ARE SENDING YOU A CHECK FOR THE SURPLUS.

An "F" indicates a reserve amount held in the account for a future year disbursement.

Reserves held for items yet to be paid are needed in your escrow account to pay for tax and/or insurance items that were due to be paid prior to the T&I computation period, as indicated.

For further explanation, please call Servicing Department.

Keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.



## Taylor, Bean & Whitaker

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: [www.taylorbean.com](http://www.taylorbean.com)

### Escrow Refund Check

Enclosed please find a check issued in connection with your Taylor, Bean & Whitaker Mortgage Corp. loan. You should have recently received documentation from us notifying you of a forthcoming check from your escrow account and the reason. You may also view the documentation online. Simply log on to your account, select the "See More" option and access the "Statement/Documents" tab.

If you have any questions or if we may be of any other service, please visit us on the web at [www.taylorbean.com](http://www.taylorbean.com) or contact our Customer Relations Department at 1-888-225-2164, Monday-Friday 9:00am – 8:00pm or Saturday 8:00am – 5:00pm EST.

We appreciate your business,

Customer Relations  
Taylor, Bean & Whitaker Mortgage Corp.

Enc. (1)

TAYLOR, BEAN & WHITAKER Mortgage Corporation 352-369-6200 888-225-2164

388024

Payee Disbursement Voucher					
Loan #	Pol/Tax #	Loan Name	Date Paid	Amount	Check Number
1836884		BRENDA RODDENBERY	07/30/09	-3,194.07	388024

Payee DisbursementTotal: -3,194.07

\*061000146\*  
09/08/2009  
6612716866

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

002/10/60  
E512E190J  
20100610102ESE

TAYLOR, BEAN & WHITAKER  
Mortgage Corporation  
15500 Jamboree  
Cable Road #1190  
Ft. Lauderdale, FL 33308

Platinum Community Bank NO. 388024  
CHECK NO. 388024

Three Thousand One Hundred Ninety Four and 07/100ths DOLLARS AMOUNT

Returned Not Paid 30, 2009 Because  
NSF Presented

DMENDA RODDENDERY  
1668 WOODRIDGE PLACE SE  
CAIRO GA 30828

320411110 09-02-09 101 4743 01

388024 090719744531 0000904015 0000319407

388024 090719744531 0000904015 0000319407  
0612131531 0000319407

Check: 0 Amount: \$3,194.07 Date: 9/8/2009  
Run: 3, Batch: 1, Seq: 10

Security Features:  
- 100% Cotton  
- 3D Security Thread  
- Microprint  
- Color Shifting Ink  
- Watermark  
- Security Glitter  
- Laser Security

09-01-2009 11:11:11 AM  
320411110 09-02-09 101 4743 01

0612131531 09/08/2009  
3532010 09000002  
005817 223151

090719744531  
0000904015  
0000319407

*David J. ...*  
David J. ...

061000146 09/02/2009  
6213081455  
071000301X 09/02/2009  
6613319156

071000301 09/04/2009  
6315360655  
061000146 09/04/2009  
6316303837  
\*061000146 09/08/2009  
6612716866

Do not endorse or write below this line.

Check: 0 Amount: \$3,194.07 Date: 9/8/2009  
Run: 3, Batch: 1, Seq: 10