
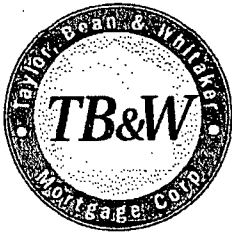


UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF
NOTE: <i>This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Anthony G. Rescigno		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Anthony G. Rescigno 17 Harbour Way, Monmouth Beach, NJ 07750		Court Claim Number: _____ (If known)
Telephone number: (732) 222-1042		Filed on: _____
Name and address where payment should be sent (if different from above): Anthony G. Rescigno 17 Harbour Way, Monmouth Beach, NJ 07750		<input type="checkbox"/> 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: (732) 222-1042		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>3,660.02</u>		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. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> 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). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. §507 (a)(5). <input type="checkbox"/> 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). <input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. §507 (a)(). Amount entitled to priority: \$ _____ <i>*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.</i>
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. <input type="checkbox"/> 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: <u>Escrow from Mortgage</u> (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: <u>0682</u> 3a. Debtor may have scheduled account as: <u>1757635</u> (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: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> 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: _____	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.  00898



Sherry
732-222-8179

Oceanport, NJ
\$2,514.88
Mary Jane York

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 10, 2009

Kerry Rescigno & Anthony Rescigno
71 Algonquin Avenue
Oceanport, NJ 07757

www.tbcgroup.com

\$1085.24

find a cure

Re: Paid In Full
Loan Number: 1757635
Property Address: 71 ALGONQUIN AVENUE

TBW - Disclaimer

ACCEPT

Dear Kerry Rescigno & Anthony Rescigno:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 08/07/2009. We have enclosed a copy of the loan history for your records.

file a claim

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)

800 469-6607
877 680-5583

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

Property Address:
 71 ALGONQUIN AVENUE
 OCEANPORT NJ 07757

Starting Balances

Principal:	400,000.00
Tax & Insurance:	3,039.46
Unapplied:	.00

Current Balances

Principal:	.00
Tax & Insurance:	1,085.24
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

KERRY RESCIGNO & ANTHONY RESCIGNO
 71 ALGONQUIN AVENUE
 OCEANPORT NJ 07757

Loan Activity Report

August 10, 2009

Loan # 1757635

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	07/01/07	3,262.81	2,000.00	398.20	864.61	.00	.00	.00	.00	.00	399,601.80
	07/09/07			.00			.00			.00	3,904.07
DIS	08/01/07	-2,279.62	.00	.00	-2,279.62	.00	.00	.00	.00	.00	399,601.80
	08/01/07			.00			.00			.00	1,624.45
REG	08/01/07	3,262.81	1,998.01	400.19	864.61	.00	.00	.00	.00	.00	399,201.61
	08/17/07			.00			.00			.00	2,489.06
REG	09/01/07	3,262.81	1,996.01	402.19	864.61	.00	.00	.00	.00	.00	398,799.42
	09/04/07			.00			.00			.00	3,353.67
DIS	10/01/07	-2,279.62	.00	.00	-2,279.62	.00	.00	.00	.00	.00	398,799.42
	10/01/07			.00			.00			.00	1,074.05
REG	10/01/07	3,262.81	1,994.00	404.20	864.61	.00	.00	.00	.00	.00	398,395.22
	10/02/07			.00			.00			.00	1,938.66
REG	11/01/07	3,262.81	1,991.98	406.22	864.61	.00	.00	.00	.00	.00	397,989.00
	11/09/07			.00			.00			.00	2,803.27
REG	12/01/07	3,262.81	1,989.95	408.25	864.61	.00	.00	.00	.00	.00	397,580.75
	12/10/07			.00			.00			.00	3,667.88
DIS	01/01/08	-1,127.39	.00	.00	-1,127.39	.00	.00	.00	.00	.00	397,580.75
	12/13/07			.00			.00			.00	2,540.49
REG	01/01/08	3,262.81	1,987.90	410.30	864.61	.00	.00	.00	.00	.00	397,170.45
	01/04/08			.00			.00			.00	3,405.10
DIS	02/01/08	-2,213.84	.00	.00	-2,213.84	.00	.00	.00	.00	.00	397,170.45
	01/16/08			.00			.00			.00	1,191.26
DIS	02/01/08	-769.00	.00	.00	-769.00	.00	.00	.00	.00	.00	397,170.45
	01/22/08			.00			.00			.00	422.26
REG	02/01/08	3,262.81	1,985.85	412.35	864.61	.00	.00	.00	.00	.00	396,758.10
	01/31/08			.00			.00			.00	1,286.87
REG	03/01/08	3,262.81	1,983.79	414.41	864.61	.00	.00	.00	.00	.00	396,343.69
	03/04/08			.00			.00			.00	2,151.48

Loan # 1757635

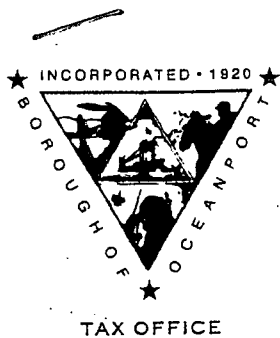
Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
DIS	04/01/08	-2,213.83	.00	.00	-2,213.83	.00	.00	.00	.00	.00	396,343.69
	04/11/08			.00			.00			.00	-62.35
REG	04/01/08	3,262.81	1,981.72	416.48	864.61	.00	.00	.00	.00	.00	395,927.21
	04/14/08			.00			.00			.00	802.26
REG	05/01/08	3,262.81	1,979.64	418.56	864.61	.00	.00	.00	.00	.00	395,508.65
	05/08/08			.00			.00			.00	1,666.87
REG	06/01/08	3,363.17	1,977.54	420.66	864.61	.00	100.36	.00	.00	.00	395,087.99
	06/12/08			.00			.00			.00	2,531.48
REG	07/01/08	3,363.17	1,975.44	422.76	964.97	.00	.00	.00	.00	.00	394,665.23
	07/08/08			.00			.00			.00	3,496.45
DIS	08/01/08	-2,427.65	.00	.00	-2,427.65	.00	.00	.00	.00	.00	394,665.23
	07/23/08			.00			.00			.00	1,068.80
REG	08/01/08	3,363.17	1,973.33	424.87	964.97	.00	.00	.00	.00	.00	394,240.36
	08/07/08			.00			.00			.00	2,033.77
REG	09/01/08	3,363.17	1,971.20	427.00	964.97	.00	.00	.00	.00	.00	393,813.36
	09/05/08			.00			.00			.00	2,998.74
REG	10/01/08	3,363.17	1,969.07	429.13	964.97	.00	.00	.00	.00	.00	393,384.23
	10/06/08			.00			.00			.00	3,963.71
DIS	11/01/08	-2,427.65	.00	.00	-2,427.65	.00	.00	.00	.00	.00	393,384.23
	10/10/08			.00			.00			.00	1,536.06
REG	11/01/08	3,363.17	1,966.92	431.28	964.97	.00	.00	.00	.00	.00	392,952.95
	11/06/08			.00			.00			.00	2,501.03
REG	12/01/08	3,363.17	1,964.76	433.44	964.97	.00	.00	.00	.00	.00	392,519.51
	12/01/08			.00			.00			.00	3,466.00
DIS	01/01/09	-1,201.66	.00	.00	-1,201.66	.00	.00	.00	.00	.00	392,519.51
	12/05/08			.00			.00			.00	2,264.34
DIS	01/01/09	-849.00	.00	.00	-849.00	.00	.00	.00	.00	.00	392,519.51
	12/22/08			.00			.00			.00	1,415.34
REG	01/01/09	3,363.17	1,962.60	435.60	964.97	.00	.00	.00	.00	.00	392,083.91
	01/05/09			.00			.00			.00	2,380.31
DIS	02/01/09	-2,320.75	.00	.00	-2,320.75	.00	.00	.00	.00	.00	392,083.91
	01/09/09			.00			.00			.00	59.56
REG	02/01/09	3,363.17	1,960.42	437.78	964.97	.00	.00	.00	.00	.00	391,646.13
	02/06/09			.00			.00			.00	1,024.53
REG	03/01/09	3,363.17	1,958.23	439.97	964.97	.00	.00	.00	.00	.00	391,206.16
	03/09/09			.00			.00			.00	1,989.50
REG	04/01/09	3,363.17	1,956.03	442.17	964.97	.00	.00	.00	.00	.00	390,763.99
	04/07/09			.00			.00			.00	2,954.47
DIS	05/01/09	-2,320.74	.00	.00	-2,320.74	.00	.00	.00	.00	.00	390,763.99
	04/09/09			.00			.00			.00	633.73
REG	05/01/09	3,363.17	1,953.82	444.38	964.97	.00	.00	.00	.00	.00	390,319.61
	05/06/09			.00			.00			.00	1,598.70

Loan Activity Report

August 10, 2009

Loan # 1757635

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	06/01/09	3,363.17	1,951.60	446.60	964.97	.00	.00	.00	.00	.00	389,873.01
	06/02/09			.00			.00			.00	2,563.67
REG	07/01/09	3,554.51	1,949.37	448.83	1,036.40	.00	119.91	.00	.00	.00	389,424.18
	07/22/09			.00			.00			.00	3,600.07
DIS	08/01/09	-2,514.82	.00	.00	-2,514.82	.00	.00	.00	.00	.00	389,424.18
	07/31/09			.00			.00			.00	1,085.25
PIF	08/01/09	391,814.93	2,331.21	389,424.18	-.01	.00	19.55	.00	.00	40.00	.00
	08/07/09			.00			.00			.00	1,085.24
Totals:		<u>450,035.99</u>	<u>51,710.39</u>	<u>400,000.00</u>	<u>-1,954.22</u>	<u>0.00</u>	<u>239.82</u>	<u>0.00</u>	<u>0.00</u>	<u>40.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	



BOROUGH OF OCEANPORT

- COUNTY OF MONMOUTH -
OCEANPORT BOROUGH HALL
222 MONMOUTH BOULEVARD • OCEANPORT, N.J. 07757
(732) 222-8179 • FAX (732) 222-0904

PLEASE REPLY TO:
P.O. Box 370 • OCEANPORT, NJ 07757

September 8, 2009

Taylor, Bean and Whitaker
315 NE 14th Street
Ocala, Florida 34470
Escrow disbursement Clearing Account

Re: Your check number : 389816

Dear Sir,

Enclosed you will find a copy of a recent check you provided to me for the payment of taxes on the following 2 pieces of property located in Oceanport New jersey.

Block 18	Lot 15	\$2,514.82
Block 89	Lot 5	<u>\$1,512.18</u>
Total		\$4027.00

Your check was returned to me due to Non Sufficient Funds.

Please be advised each parcel now has an additional \$10.00 NFS charge on their account, and interest is accruing each day.

Please call me at the number above, Ext 108, for a current payoff figure. Your timely response is appreciated.

Sincerely,

Mary Jane Yorg, CTC
Tax Collector

071000301
08/21/2009
64133372907

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

08/20/2009 000000551345410
0312013600 08/20/2009

⑈389816⑈

⑈071974453⑈

0000904015⑈

⑈0000402700⑈

PAY TO THE ORDER OF:		TAYLOR, BEAN & WHITAKER Mortgage Computations 315 NE 14th Street Ocala, Florida 34470 Escrow Disbursement Clearing Account		Platinum Community Bank		NO. 389816
OCEANPORT BORO TAX COLLECTOR P.O. BOX 370 OCEANPORT NJ 07757		Four Thousand Twenty Seven and 00/100		70-245-719		CHECK NO. 389816
320626713 08-21-09 101 4980		DATE		Dollars		AMOUNT
⑈389816⑈ ⑈071974453⑈ 0000904015⑈		JUL 31 2009		Not		5-982.00
		Not		5-982.00		

TD Bank

Date: 08-28-2

We CHARGED your account and RETURNED to you the following item

CHECK NUMBER
389816

Transaction Date
08/20/2009

REASON
INSUFFICIENT FUNDS

AI
40

Item Amount
Return Check Fee \$ 40

BOROUGH OF OCEANPORT
MONEY MARKET ACCOUNT
222 MONMOUTH BLVD
OCEANPORT NJ-07757-1456

Anthony G. Rescigno
17 Harbour Way
Monmouth Beach, NJ 07750

February 7, 2010

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

Dear Sir,

I am writing with concern as to the escrow balance of \$3,600.07 that was not remitted by TB& W Mortgage Corp. with the selling of my home back in August 2009.

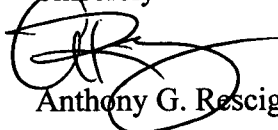
To provide back up to my claim, I have filled out the appropriate Proof of Claim Form as directed by the BMC Group for case number 3:09-bk-07047-JAF. I have also enclosed correspondence from TB&W Mortgage acknowledging the sale of my home with the loan being paid in full and also acknowledging the remittance of my escrow balance within 30days of the transaction.

In addition, I have provided documentation from the Borough of Oceanport, which includes a copy of the bounced check (check # 389816) from TB&W Mortgage; a letter from the Borough of Oceanport to TB&W for the check having non sufficient funds (NSF); and a document from TD Bank highlighting the aforementioned. In the Loan Activity Report furnished by TB&W notes the distribution of funds in the amount of \$2,514.82 dated August 1, 2009 with the remaining escrow balance of \$1085.24. It also seems that TB&W also charged me a late fee of \$19.95 and the \$40.00 charge for NFS assessed by TD Bank with closing of the loan, which is detailed on the Loan Activity Report. These charges The total sum of this claim is as follows:

Escrow Balance:	\$ 3,600.07
Late Fee Charge back:	\$ 19.95
NFS Charge back:	\$ 40.00
Total Claim Amount:	<u>\$ 3,660.02</u>

I hope that we can come to a resolution to this claim in a reasonable amount of time. I have been patiently waiting for closure on this matter since August 2009.

Sincerely



Anthony G. Rescigno