

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): Steven J. Cofran

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

Name and address where notices should be sent:

Steven J Cofran
37 Stephen Drive
Brochton MA 02302
Telephone number:
781 983 2922

CLAIM FILED
JACKSONVILLE, FLORIDA

FEB 11 2010

Court Claim Number: _____
(If known)

Filed on: 8/24/2009

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

same as 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: \$ 1,333.58

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:

\$ _____

*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: Mortgage payment note
(See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 59 3069391

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.

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

Value of Property: \$ 204,000 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: 2/8/10

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.

Steve J Cofran Steve J Cofran

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00903

* 0253007 000020336 09CTLL 0954221

Steven Cofran
Darlene Hughes
37 Stephen Dr
Brockton MA 02302-1139



August 18, 2009

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING

RE: Taylor, Bean & Whitaker Mortgage Corp. Loan Number: 0000966377
Central Loan Administration & Reporting Loan Number: 0029984820

Dear Mortgagor(s):

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, has been assigned, sold, or transferred from Taylor, Bean & Whitaker Mortgage Corp. to Cenlar FSB d/b/a Central Loan Administration & Reporting effective **August 12, 2009**. The transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Your present servicer is Taylor, Bean & Whitaker Mortgage Corp. If you have any questions regarding the transfer of servicing from your present servicer, call Taylor, Bean & Whitaker Mortgage Corp.'s Customer Service Department at (888) 225-2164, between 9:00 A.M. and 6:00 P.M. (ET), Monday through Friday.

Central Loan Administration & Reporting will be your new servicer. The business addresses for your new servicer are as follows:

New Servicer – Central Loan Administration & Reporting

Correspondence Address:
P.O. Box 211091
Eagan, MN 55121

Payment Address:
P.O. Box 11733
Newark, NJ 07101-4733

Qualified Written Request:
P.O. Box 77423
Ewing, NJ 08628

The toll free number for your new servicer is (866) 305-6949. If you have any questions related to the transfer of servicing to Central Loan Administration & Reporting, call our Customer Service Department at (866) 305-6949 between 9:00 A.M. and 6:00 P.M., (ET) Monday through Friday. Please have your loan number available when calling. You can also access your loan information or make a payment 24 hours a day, 7 days a week by logging onto www.loanadministration.com.

The date that Taylor, Bean & Whitaker Mortgage Corp. stopped accepting payments from you was **August 11, 2009**. The date that Central Loan Administration & Reporting started accepting payments from you was **August 12, 2009**. Send all payments due on or after that date to Central Loan Administration & Reporting. Attached is a temporary coupon to be used until you receive your new coupon book.

If your mortgage payment is currently being drafted by Taylor, Bean & Whitaker Mortgage Corp. this service will be continued with Central Loan Administration & Reporting. If your payment did not draft in the month of August it will be drafted by Central Loan Administration & Reporting by the end of the month. If you would like to stop your automatic draft, please contact Central Loan Administration & Reporting at least 3 Business Days prior to your next scheduled draft. Please be assured that there will be no adverse reporting or action taken as a result of any delays.

If you would like to begin using our automatic drafting service, please complete the enclosed authorization form and return it with a voided check or encoded deposit slip to the address indicated on the form. When you select this option you have the added convenience of picking your payment date (any day between the 1st and the 10th of each month). Because of the required lead time to set up automatic deduction, it will be necessary for you to continue mailing your payments until you are notified when your drafting will begin.



K006K0



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 02, 2007

STEVEN J COFRAN & Darlene D Hughes
37 STEPHEN DRIVE
BROCKTON, MA 02302

Re: Short Payment
Loan Number: 966377
Property Address: 37 STEPHEN DRIVE

Dear STEVEN J COFRAN & Darlene D Hughes:

Your most recent mortgage payment was a "short payment" as it did not include the full Tax and Insurance (T&I) portion. This shortage may be due to a recent Escrow Analysis which resulted in an increase of the T&I portion of your monthly payments. We have accepted the short payment; however, future short payments will result in them being returned to you unprocessed.

If you have not received or reviewed the analysis previously mailed to you, you may obtain a copy of the analysis via our website at www.taylorbean.com under the "statement documents" tab. Please be advised late charges may be assessed to your account and/or your credit may be affected if your payment is not received on time or in the full amount due.

For your convenience we have included the below coupon with the updated monthly payment amount. If you have any questions or if we may be of any other service, please contact our Customer Support Team at 1-888-225-2164.

(DETACH HERE)

Cfsv2.0

Mortgage Payment Coupon
Loan Number: 966377

Current Monthly Payment: \$1,350.77
Payment Due Date: 9/1/2007

STEVEN J COFRAN & Darlene D Hughes
37 STEPHEN DRIVE
BROCKTON, MA 02302

Additional Principal:

Additional Escrow:

Please make payment & remit to:
Taylor, Bean & Whitaker Mortgage Corp.
P.O. Box 628204
Orlando, FL 32862-8204

Late Charge:

Total Payment:

Current Loan Information

Loan Number: 0029984820 as of 02/05/2010
Property Address: 37 STEPHEN DR
 BROCKTON, MA 02302-0000
Borrower Name: STEVEN COFRAN
Co-Borrower Name: DARLENE HUGHES
Home Phone: (781) 983-2922
Other Phone: (617) 773-2500

[Make Your Payment Online](#)

[Automatic Payment \(ACH\) Authorization Form](#)

[Pay by Phone Information](#)

[Privacy Policy](#)

Until further notice, all fees related to web payments will be waived. Additionally we are not charging late fees or reporting to the credit bureaus at this time.

General Loan Information

Current Principal Balance	\$164,415.66	Current Interest Rate	6.250%
Loan Origination Date	12/08/2005	Original Loan Amount	\$176,000.00
First Payment Due Date	02/01/2006	Loan Type	Conventional without PMI
Maturity Date	01/2036	Payment Method	Automatic Drafting

Payment Information

Scheduled Payment Breakdown:		Last Payment Breakdown:	
Next Payment Due*	03/01/2010	Principal Received	\$226.15
Principal & Interest	\$1,083.66	Interest Received	\$857.51
Homeowner's Insurance(s)	\$60.25	Escrow Received	\$260.39
City Tax	\$189.45		
Shortage	\$10.69		
03/01/2010 Scheduled Payment	\$1,344.05		

For more detailed information, [click here](#)

Payments received more than 15 days after the payment due date may require a late charge of \$32.51.

* If Next Payment Due date is in the past, additional payments, charges and/or fees may be required to bring your loan current.

Year-To-Date Totals

Principal	\$674.94	Property Taxes	\$627.95
Interest	\$2,576.04	Hazard Insurance	\$0.00

+ 0260333 000002422 09CLL2 0954273 FH

Steven Cofran
Darlene Hughes
37 Stephen Dr
Brockton MA 02302-1139

October 21, 2009

RE: Loan number: 0029984820

|||||

Dear Customer,

If you were a participant in the Equity Accelerator Program with Paymap, please note that this service has been temporarily discontinued as a result of the Chapter 11 Bankruptcy filing by Taylor, Bean & Whitaker Mortgage Corp. Any funds debited by Paymap for the August or September payments are currently suspended as a result of the bankruptcy order. All disbursements from this account are subject to the approval of the bankruptcy court. Once this issue is resolved and funds are released, payments will be forwarded to us for processing. You will not be assessed a late fee and no derogatory credit reporting will occur as a result of this delay.

Meanwhile, it will be necessary for you to continue making monthly payments. We have also enclosed a coupon for your November 2009 payment. If you have not made your October, 2009 payment, you may also submit that to us at the address shown below. Please make sure to include your loan number in the memo portion of your check.

In an effort to keep you informed, we are providing you with our updated Frequently Asked Questions.

We have extended our Customer Service Call Center hours to better serve you. The hours are Monday ~ Friday, 8:30am ~ 11:30pm and Saturday, 9:00am ~ 4:00pm. ET.

We thank you for your continued patience and understanding.

Sincerely,

Customer Service



09035

<--- Tear Coupon Below --->

x

FH

Steven Cofran
Darlene Hughes
37 Stephen Dr
Brockton MA 02302-1139



Payment Due Date: 11/01/2009
Total Amount Due: \$1,333.58

Loan Number:
0029984820

Make Check Payable to:
Central Loan Administration & Reporting

Additional Principal	\$	_____
Additional Escrow	\$	_____
Total Enclosed	\$	_____

Central Loan Administration & Reporting
PO Box 11733
Newark, NJ 07101-4733

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