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|--|---|---|
| <b>UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.</b>  |   | <b>PROOF OF CLAIM</b>   |
| Name of Debtor:<br><b>TAYLOR, BEAN &amp; WHITAKER MORTGAGE CORP.</b>   |   | Case Number:<br><b>3:09-bk-07047-JAF</b>  |
| <small>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.</small>   |   |   |
| Name of Creditor (the person or other entity to whom the debtor owes money or property):<br><b>Deborah Hunseder</b>  |   | <input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  |
| Name and address where notices should be sent:<br><b>Deborah Hunseder<br/>1719 Montana Ave NE<br/>St. Petersburg, FL 33703</b>   |   | Court Claim Number: _____<br>(If known)   |
| Telephone number:<br><b>(813) 787-5953</b>   |   | Filed on: _____   |
| Name and address where payment should be sent (if different from above):<br><br><b>CLERK, U. S. BANKRUPTCY COURT<br/>MIDDLE DISTRICT OF FLORIDA</b>  |   | <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:  |   | <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>566.49</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.   |
| 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.  |   | Specify the priority of the claim.  |
| 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.  |   | <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).   |
| 2. Basis for Claim: <u>escrow surplus on home mortgage</u><br>(See instruction #2 on reverse side.)  |   | <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). |
| 3. Last four digits of any number by which creditor identifies debtor: <u>6863</u><br><u>last 4 of loan #</u>  |   | <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).   |
| 3a. Debtor may have scheduled account as: _____<br>(See instruction #3a on reverse side.)  |   | <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).   |
| 4. Secured Claim (See instruction #4 on reverse side.)<br>Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.   |   | <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).   |
| Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other  |   | <input checked="" type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).   |
| Describe:  |   | Amount entitled to priority:<br><b>\$ 566.49</b>  |
| Value of Property: \$ _____ Annual Interest Rate _____ %   |   | <small>*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.</small>  |
| Amount of arrearage and other charges as of time case filed included in secured claim,<br>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:<br><b>2/9/10</b>   | 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.<br><b>Deborah Hunseder<br/>(home owner)</b> | <b>FOR COURT USE ONLY</b><br><br>T, B & W Mortgage Corp.<br><br>00910  |

Tax and Insurance Account Disclosure Statement

October 16, 2008

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

Loan Number [REDACTED]  
 Due Date 11/01/08

Property Address:  
 1719 MONTANA AVENUE NE  
 ST. PETERSBURG FL 33703

DEBORAH HUNSEDER  
 1719 MONTANA AVENUE NE  
 ST. PETERSBURG FL 33703

Account History for 12/07 Through 11/08

| Month                     | Projected T&I Pmt | Actual T&I Pmt | Projected T&I Disb | Actual T&I Disb | Disb Desc          | Projected T&I Balance | Actual T&I Balance |
|---------------------------|-------------------|----------------|--------------------|-----------------|--------------------|-----------------------|--------------------|
| Starting T&I Balance..... |                   |                |                    |                 |                    | 837.88                | -1,182.55          |
| December                  | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 1,256.80              | -760.81 **         |
| January                   | 418.92            | 2,639.74 *     | 0.00               | 0.00            |                    | 1,675.72              | 1,878.93           |
| February                  | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 2,094.64              | 2,300.67           |
| March                     | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 2,513.56              | 2,722.41           |
| April                     | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 2,932.48              | 3,144.15           |
| May                       | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 3,351.40              | 3,565.89           |
| June                      | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 3,770.32              | 3,987.63           |
| July                      | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 4,189.24              | 4,409.37           |
| August                    | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 4,608.16              | 4,831.11           |
| September                 | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 5,027.08              | 5,252.85           |
| October                   | 418.92            | 421.74 *       | 0.00               | 0.00            |                    | 5,446.00              | 5,674.59           |
|                           | 0.00              | 0.00           | 0.00               | 2,162.23 *      | Property Insurance | 5,446.00              | 3,512.36           |
| November                  | 418.92            | 421.74 * E     | 1,073.00           | 1,073.00        | E Flood Insurance  | 4,791.92              | 2,861.10           |
|                           | 0.00              | 0.00           | 2,273.00           | 0.00 *          | Property Insurance | 2,518.92              | 2,861.10           |
|                           | 0.00              | 0.00           | 1,681.08           | 1,504.64 *      | E County Taxes     | 837.84                | 1,356.46           |
| Totals.....               | 5,027.04          | 7,278.88       | 5,027.08           | 4,739.87        |                    |                       |                    |

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

Your mortgage payment, as of the last T&I Account Disclosure Statement, was 1,252.96. The breakdown was as follows: 831.22 Principal and Interest, 421.74 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

Last year, we anticipated that disbursements from your T&I account would be made during this period equalling 5,027.08. Under RESPA, your low monthly T&I balance should not have exceeded 837.84, or 1/6 of anticipated disbursements. Under your mortgage contract, your low monthly T&I balance should not have exceeded 837.84. Under your servicers selected low point, your low monthly T&I balance should not have exceeded 837.84. The low balance was -760.81\*\*.

Review the difference in the activity that we projected to occur against the actual history. Possibilities for not reaching the low balance may include:

1. A tax bill, insurance bill, or other T&I item was paid at a lower amount than projected, or was paid later than projected.
2. A surplus from a prior year was not eliminated.
3. Unscheduled deposits were made to the T&I account.
4. Unscheduled disbursements were made from the T&I account.

For further explanation, please call Servicing Department.

Tax and Insurance Account Disclosure Statement

October 16, 2008

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

Loan Number XXXXXXXXXX  
 Due Date 11/01/08

Property Address:  
 1719 MONTANA AVENUE NE  
 ST. PETERSBURG FL 33703

DEBORAH HUNSEDER  
 1719 MONTANA AVENUE NE  
 ST. PETERSBURG FL 33703

Account Projection Detail for 12/08 Through 11/09

| Month                     | Projected<br>T&I Pmt | Projected<br>T&I Disb | Disb<br>Desc       | Current Bal<br>Projection | Required Bal<br>Projection |
|---------------------------|----------------------|-----------------------|--------------------|---------------------------|----------------------------|
| Starting T&I Balance..... |                      |                       |                    | 1,356.46                  | 789.97                     |
| December                  | 394.99               | 0.00                  |                    | 1,751.45                  | 1,184.96                   |
| January                   | 394.99               | 0.00                  |                    | 2,146.44                  | 1,579.95                   |
| February                  | 394.99               | 0.00                  |                    | 2,541.43                  | 1,974.94                   |
| March                     | 394.99               | 0.00                  |                    | 2,936.42                  | 2,369.93                   |
| April                     | 394.99               | 0.00                  |                    | 3,331.41                  | 2,764.92                   |
| May                       | 394.99               | 0.00                  |                    | 3,726.40                  | 3,159.91                   |
| June                      | 394.99               | 0.00                  |                    | 4,121.39                  | 3,554.90                   |
| July                      | 394.99               | 0.00                  |                    | 4,516.38                  | 3,949.89                   |
| August                    | 394.99               | 0.00                  |                    | 4,911.37                  | 4,344.88                   |
| September                 | 394.99               | 0.00                  |                    | 5,306.36                  | 4,739.87                   |
| October                   | 394.99               | 0.00                  |                    | 5,701.35                  | 5,134.86                   |
| November                  | 394.99               | 1,073.00              | Flood Insurance    | 5,023.34                  | 4,456.85                   |
|                           | 0.00                 | 2,162.23              | Property Insurance | 2,861.11                  | 2,294.62                   |
|                           | 0.00                 | 1,504.64              | County Taxes       | 1,356.47                  | 789.98 **                  |
| Totals.....               | <u>4,739.88</u>      | <u>4,739.87</u>       |                    |                           |                            |

Tax and Insurance Account Disclosure Statement

October 16, 2008

Loan Number [REDACTED]  
 Due Date 11/01/08

Account Projection Summary for 12/08 Through 11/09

|  |                        |          |                          |                 |
|--|------------------------|----------|--------------------------|-----------------|
| Projected T&I Payment:   | 394.99 ( 12 payments ) |          |                          |                 |
| Current Balance Projected Low Point:   |                        | 1,356.47 | New Payment Information: |                 |
| Less the lowest of the following:  |                        |          | Current P&I Payment:     | 831.22          |
| RESPA Allowed Low Point:   | 789.98                 |          | T&I Payment:             | 394.99          |
| Mtg Document Allowed Low Point:  | 789.98                 |          |                          |                 |
| Low Point Selected By Servicer:  | 789.98                 | 789.98   |                          |                 |
| Net Balance:   |                        | 566.49   |                          |                 |
| Resulting Surplus:   |                        | 566.49   |                          |                 |
| T&I Balance:   |                        | 1,356.46 | New Payment Effective:   | 12/01/08        |
| Less Surplus:  |                        | 566.49   |                          | <u>1,226.21</u> |
| Required Beginning Balance Projection to<br>Ensure Low Point (incl reserves) of: | 789.98 **              | 789.97   |                          |                 |

You have a surplus of 566.49. 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.

823796

Payee Disbursement Voucher

Loan # Pol/Tax #

Loan Name  
DEBORAH HUNSEDER

Date Paid  
10/16/08

Amount  
-566.49

Check Number  
823796

Payee Disbursement Total: -566.49

THIS DOCUMENT CONTAINS SECURITY FEATURES

**TAYLOR BEAN & WHITAKER**  
Mortgage Corporation  
101 NE 2nd Street  
Ocala, Florida 34470  
Escrow Disbursement Clearing Account

Colonial Bank  
Orlando, FL  
83-1322/631

NO. 823796

CHECK NO.  
823796

Five Hundred Sixty Six and 49/100

Dollars

DATE

AMOUNT

October 17, 2008

\$566.49

PAY  
TO THE  
ORDER  
OF:

DEBORAH HUNSEDER  
1719 MONTANA AVENUE NE  
ST. PETERSBURG FL 33703

*Laura Higels*

AUTHORIZED SIGNATURE

⑈823796⑈ ⑆063113222⑆ ⑆8027625568⑈

823796

escrow surplus \$566.49  
- proof of funds

