


UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: Taylor Bean & Whitaker		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): Matthew C. Hunnell		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: PO Box 273448 Fort Collins, CO 80527		Court Claim Number: _____ (If known)
Telephone number: (970) 331-1357		Filed on: 01/30/2010
Name and address where payment should be sent (if different from above): Same as Above.		<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>3,035.00</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.
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 account balance</u> (See instruction #2 on reverse side.)		<input type="checkbox"/> 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: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a 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).
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: \$ _____		<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).
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		<input checked="" type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)().
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: \$ 3,035 *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:	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
Matthew C. Hunnell	<i>Matthew C. Hunnell</i> 2/5/10	T, B & W Mortgage Corp.  00921

Taylor, Bean - Service Released
 1417 N. Magnolia Avenue
 Ocala, FL 34475-9078
 (888)225-2164

MATTHEW C. HUNNELL
 1500 BIRMINGHAM DRIVE
 FORT COLLINS CO 80526

Starting Balances	
Deferred Principal Balance:	.00
Principal:	269,426.70
Tax & Insurance:	132.46
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	237.97
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00
Property Address	
39211 HIGHWAY 6 UNIT 303 AVON CO 81620	

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											Loan #	1524032
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	01/01/09	1,759.49	1,347.13	306.43	105.93	.00	.00	.00	.00	.00	269,120.27	
	01/12/09			.00			.00			.00	238.39	
REG	02/01/09	1,759.49	1,345.60	307.96	105.93	.00	.00	.00	.00	.00	268,812.31	
	02/17/09			.00			.00			.00	344.32	
DIS	03/01/09	-914.66	.00	.00	-914.66	.00	.00	.00	.00	.00	268,812.31	
	02/19/09			.00			.00			.00	-570.34	
REG	03/01/09	1,902.42	1,344.06	309.50	248.86	.00	.00	.00	.00	.00	268,502.81	
	03/09/09			.00			.00			.00	-321.48	
DIS	04/01/09	-3,472.51	.00	.00	-3,472.51	.00	.00	.00	.00	.00	268,502.81	
	03/30/09			.00			.00			.00	-3,793.99	
REG	04/01/09	1,902.42	1,342.51	311.05	248.86	.00	.00	.00	.00	.00	268,191.76	
	04/06/09			.00			.00			.00	-3,545.13	
REG	05/01/09	1,902.42	1,340.96	312.60	248.86	.00	.00	.00	.00	.00	267,879.16	
	05/13/09			.00			.00			.00	-3,296.27	
DIS	06/01/09	-914.66	.00	.00	-914.66	.00	.00	.00	.00	.00	267,879.16	
	05/19/09			.00			.00			.00	-4,210.93	
REG	06/01/09	1,902.42	1,339.40	314.16	248.86	.00	.00	.00	.00	.00	267,565.00	
	06/12/09			.00			.00			.00	-3,962.07	
REG	07/01/09	1,902.42	1,337.83	315.73	248.86	.00	.00	.00	.00	.00	267,249.27	
	07/10/09			.00			.00			.00	-3,713.21	
PIF	08/01/09	272,563.39	1,317.94	267,249.27	3,951.18	.00	.00	.00	.00	45.00	.00	
	07/31/09			.00			.00			.00	237.97	
Totals:		<u>280,292.84</u>	<u>10,715.43</u>	<u>269,426.70</u>	<u>105.51</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>45.00</u>		
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>		

(see Attached) Insurance Refund Check for \$2797.02

Matthew Hunnell
 2/15/10

Total = \$3035.00

A lender placed insurance policy with ZC Sterling Insurance (ZCS) was paid for out of my escrow account (without my permission or knowledge); see 4/1/09, \$3,472.51 on attached Loan Activity report. That policy was canceled as soon as I found out about it. A refund check was sent from ZC Sterling to my escrow account at Taylor Bean & Whitaker (TB&W). Before the refund check was received, I payed my mortgage in full due to the sale of the property. TB&W has confirmed over the phone that they received the refund check from ZCS for the amount of \$2,797.03. It is my understanding after talking to TB&W that this check was received on September 9, 2009, but has not been deposited to my escrow account due to the bankruptcy proceedings. I cannot confirm whether or not it has been deposited by TB&W.

When adding the \$2,797.03 check to the \$237.97 escrow balance as of 8/1/09, the total in my escrow account due to me should be \$3,035.00.

Thank You,

Matthew C Hunnell

970-331-1357

matt@hunnellwebdesign.com

Mortgage Address (no longer living there):

39211 HWY 6,

Mountain Stream #C303

Avon, CO 81620

Current Address for Correspondence/Checks:

PO Box 273448

Fort Collins, CO 80527

Matthew Hunnell

2/5/10