

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.

PROOF OF CLAIM

Name of Debtor: Taylor, BEAN Subitaber 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): Russell & Karen Foster

Name and address where notices should be sent: Russell & Karen Foster 2202 W. RIDGE LAND AVE WAUKEGAN, IL 60085 Telephone number: 847-336-2006

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

Telephone number:

1. Amount of Claim as of Date Case Filed: \$ 3,429.19

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. \$ 3,103.10 TAXES \$ 326.09 Fees

2. Basis for Claim: Escrow Balance not transferred to new mortgage lender - R.E. taxes not pd.

3. Last four digits of any number by which creditor identifies debtor: 7782

3a. Debtor may have scheduled account as:

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: Describe: Value of Property: \$ Annual Interest Rate: % Amount of arrearage and other charges as of time case filed included in secured claim: FEB 22 2010 if any: \$ Basis for perfection: Amount of Secured Claim: \$ Amount Unsecured: \$

CLAIM FILED JACKSONVILLE, FLORIDA FEB 22 2010 CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

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: 2-18-10

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.

Karen A. Foster Russell M. Foster

FOR COURT USE ONLY

T, B & W Mortgage Corp.



November 17, 2009

American Home Mort. Servicing
P.O. Box 60029
Dallas, TX 75266-0029
Attn: ~~Payment Processing~~

Resolution Dpt.

RE: Loan # 5000201631

Gentlemen:

In regard to the above listed loan that was recently transferred to your company from Taylor, Bean and Whitaker; I enclose a notice that I received via Certified Mail dated November 4, 2009 regarding my delinquent taxes due on property 2200-2202 W. Ridgeland Avenue, Waukegan, IL 60085.

Please note that TBW failed to pay the second installment of our tax payment in the amount of \$ 3,103.10 due in September, 2009. Therefore, we have accrued interest and additional fees so the total amount due is now \$ 3,206.19.

According to the letter, our taxes have already been published in local newspapers in preparation for tax sale on December 4, 2009.

I have been assured by Rosa (11.5.09) and Reena (11.6.09) in the Tax Dpt. that they are working on the taxes. I called Customer Service again on November 17, 2009 and spoke with "Radji" who assured me, once again, that these taxes and any additional fees, etc. will be paid by American Home Mortgage Servicing. He then suggested that I type this letter and send it along with my tax notice to fax number 866.795.6529, Resolution Dpt.; note that on November 5, 2009 per Rosa, I faxed my tax notice to 866.280.2033.

I've done everything I can do to get these taxes paid by you, as I have been assured will happen, hopefully sooner than later.

Sincerely,

Karen A. Foster
Russell M. Foster
847.336.2006

Resolution Dpt. AMER. Home MORT.



Lake County

IMPORTANT NOTICE
Please Read Carefully
GENERATED
10/29/2009

Robert Skidmore
Lake County Treasurer

18 North County Street, Room 102
Waukegan, Illinois 60085-4364
Phone 847 377 2323
Fax 847 625 7409

LOAN # 5000201631

Cert No: 70091680000168221191
RUSSELL FOSTER
2202 RIDGELAND AVE
WAUKEGAN IL 60085

PIN #: 08-17-306-037

Property Location Address
2200 W RIDGELAND AVE
WAUKEGAN, IL 60085

plus int,
2 2/4 int
you do it
part of

According to our records, the 2008 real estate taxes on the property listed above are not paid in full.

We are sending this notice to you because our records indicate that you have/will have an interest in this property during the current tax year.

It is important that you give this your immediate attention. Delinquent tax lists will be prepared 11/09/2009. To avoid publication in local newspapers, payment must be received by 11/09/2009. All payments must be in certified funds of the United States (i.e., Cash, Cashiers Check, or Money Order.) After this point, all payments must be received by 5:00 p.m. on 12/04/2009 to avoid tax sale. Postmark will not be accepted.

If you have any questions on this notice, please contact this office at (847) 377-2323. If full payment has crossed in the mail, please disregard this notice.

< - Radji - >

5650

Detach and enclose this stub with payment



Lake County

IMPORTANT NOTICE

PIN #: 08-17-306-037

Robert Skidmore
Lake County Treasurer

18 North County Street, Room 102
Waukegan, Illinois 60085-4364

RUSSELL FOSTER
2202 RIDGELAND AVE
WAUKEGAN IL 60085

Cert No: 70091680000168221191

Judgment Date: 11/30/2009

Tax Sale Date: 12/07/2009

847.336.7006

Make checks payable to "County Collector"

Current Tax	\$3,103.10
Interest	\$93.09
Cost	\$10.00
Total Due	\$3,206.19



LAKE COUNTY

Redemption Receipt

*2009
Taxes
Ridgeland*

Redeemed By: ZC STERLING/RUSSELL FOSTER

Date Redeemed: 12/22/2009

Permanent Index No.: 08-17-306-037

Property Location: 2200 W RIDGELAND AVE
WAUKEGAN 60086

Sold To: PEAK INVESTMENTS

Date of Sale: 12/07/2009 at 2.0% Penalty

Sale of Taxes 2008
2.0% Penalty

\$3,300.19

\$66.00

Subtotal Taxbuyer Costs and Fees: \$3,366.19

Redemption Fee: \$63.00

Receipt Number: 6328059

Receipt Total: \$3,429.19

Form of Payment	Amount	Reference	Payer
Certified Funds	\$3,429.19	CHK #434304423	ZC STERLING/RUSSELL FOSTER

Amount Tendered: \$3,429.19

*American Home
Mortgage Redeemed*

Received By: _____

County Clerk

County Clerk's Copy

5

RE: PIN # 08-17-306-037 Friday, November 6, 2009 12:12 PM

From: "Karen Foster" <karen.foster@sbcglobal.net>
To: " Robert G.Skidmore" <RSkidmore@lakecountyiil.gov>

Thank you Mr. Skidmore; your advice and understanding are much appreciated.

I know that there was enough in escrow @ Taylor, Bean and Whitaker; in fact, the statement that I received from them dated 9.18.2009 shows an Escrow Disbursement of \$ 3,103.10 on 8.14.09; LAKE COUNTY TAX COLLECTOR 0817306037. After much research, I was told that the check was cut, but wasn't sent out because another bunch had recently bounced.

I always check with your office to make sure that the payment went through, and when it wasn't paid, well, that's when my odyssey began.

Every time I called TBW I was either kept on hold for an hour, disconnected, or given all types of different answers. I was told that even though they are bankrupt as of Aug. 6, 2009, I should still make my Sept. 1 and Oct. 1 payments to them, which I did. Since there is a court order for bankruptcy on TBW, all funds are frozen - so basically I don't know where my taxes or my payments are ... much like the sock lost in the dryer, I fear it is gone forever!

Moreover, with the transfer of my mortgage to American Home Mortgage Servicing, Inc., I have no idea how or when escrow will be "counted" toward my taxes, H/O, etc. I don't know if it will all come over intact from TBW or what. And I can't get a clear answer from AHMSI as to when they might be paid; they said "hopefully" before 12.4.09.

Thank you for listening to my rant. Again, I appreciate your assistance - your information and advice has helped me make a decision about whether to pay my mortgage or use mortgage money to pay the taxes.

Sincerely, Karen A. Foster

From: Skidmore, Robert G. <RSkidmore@lakecountyiil.gov>
Subject: RE: PIN # 08-17-306-037
To: "Karen Foster" <karen.foster@sbcglobal.net>
Date: Friday, November 6, 2009, 11:51 AM

2

Did you get any papers from American Home Mortgage explaining why the payment went up 400.00? What I'm trying to figure out was what kind of a balance was in your account at TBW at the time it was transferred over to AHM?

Robert Skidmore

1

From: Karen Foster [mailto:karen.foster@sbcglobal.net]
Sent: Thursday, February 04, 2010 11:36 AM
To: Skidmore, Robert G.
Subject: PIN # 08-17-306-037

Hello Mr. Skidmore: I recently sent you some emails indicating that I was having trouble with TBW paying my real estate taxes and was concerned that they would go to sale. You indicated to me that, as the homeowner, I needed to make sure American Home Mortgage (the new mortgager since TBW went bankrupt) does follow thru with paying these taxes. They have indeed paid the taxes and any fines or fees that were necessary to redeem same.

You also recommended that I be sure that AHMSI does NOT charge us any additional fees. They have increased our mortgage payments by \$ 400.00 per month to cover the taxes that they paid. What should have happened is that the escrowed tax money from TBW should have come over to AHMSI. So we are being charged twice for our taxes.

Do you have any recommendations regarding this situation?

Thank you, your help is greatly appreciated.

Sincerely,

Karen A. Foster

847.336.2006

④
From: Skidmore, Robert G. <RSkidmore@lakecountyil.gov>
Subject: RE: PIN # 08-17-306-037
To: "Karen Foster" <karen.foster@sbcglobal.net>
Date: Thursday, February 4, 2010, 2:14 PM

Would you be willing to fax me what ever TBW or AHM has provided you? By any chance did TBW provide you with a check number for that 8/14/09 payment? My direct fax that goes into my computer is 847-984-5906, if any of your personal information is on it like Social Security please feel free to black out that information. If you don't feel comfortable about even faxing it, I do understand.

Robert Skidmore

③
From: Karen Foster [mailto:karen.foster@sbcglobal.net]
Sent: Thursday, February 04, 2010 12:12 PM
To: Skidmore, Robert G.
Subject: RE: PIN # 08-17-306-037

★
I have received an Annual Escrow Account Disclosure Statement from American Home Mortgage indicating we are short in our escrow and need to either pay a lump-sum of \$ 4,630.06 or our new monthly mortgage payments will be \$ 2,159.18; the current amount is \$ 1,773.33, so it's an increase of \$ 385.85/month. As you can imagine we are unable to pay either amount.

I looked into this and discovered that TBW recorded that they had paid real estate taxes in the amount of \$ 3,103.10 on 8.14.09. I have a statement showing same. However, I eventually learned that they did not pay our taxes. Eventually the taxes were sold and finally redeemed by American Home Mortgage Servicing in the amount of \$ 3,429.19 on 12.22.09.

AHM started with an escrow balance of \$ 994.47 transferred from TBW. In reality, the total escrow transferred should have been \$ 2,829.41, plus my payment to AHMSI in November and December would add escrow of \$ 1,268.16, \$ 634.08 each, for a total escrow of \$ 4,097.57.

If I have this right, then our escrow amount of \$ 4,097.57 could have easily paid the \$ 3,429.19 that was outstanding with \$ 668.38 currently in escrow.

★
Having said all this, my point is that TBW didn't pay my taxes on time or ever for the 9.3.09 installment and didn't transfer it over to AHMS; so, in effect, we are paying our taxes twice. I'm thinking I have that right, but I'm not sure. Is there anything we could or should be doing about this?

From: Skidmore, Robert G. <RSkidmore@lakecountyil.gov>
Subject: RE: PIN # 08-17-306-037
To: "Karen Foster" <karen.foster@sbcglobal.net>
Date: Thursday, February 4, 2010, 11:59 AM

TBW

Payment History
Loan 1427782
\$ 1,773.33 / month

NOT PD.-

Click on a transaction number to view the details.

No.	Due Date	Paid Date	Payment Amount	Description
1	09/01/09	08/14/09	-3,103.10	T&I Dis

Amount Received

Balances

Trans No:

Principal: 0.00 176,400.00

Curtailment:
(Add'l. Principal) 0.00

Interest: 0.00

Tax & Insurance: -3,103.10 -273.69

Misc Insurance: 0.00

Subsidy: 0.00 0.00

Late Charge: 0.00 0.00

Unapplied: 0.00 0.00

Misc Fee: 0.00 0.00

Return Check Fee: 0.00 0.00

Loss Draft Fee: 0.00 0.00



TBW

1417 North Magnolia Avenue
Ocala, Florida 34475
888 225-2164

MONTHLY BILLING STATEMENT

General Billing Info:

Statement Date:	07/07/2009
Loan Number:	1427782
Interest Rate:	7.750%
Payment Due Date:	08/01/2009
Regular Monthly Payment:	\$1,773.33
Total Payment(s) Due:	\$1,773.33
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$1,773.33

Karen Foster & Russell Foster
2200-2202 Ridgeland Avenue
Waukegan, IL 60085

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
07/06/2009	Regular Payment	\$0.00	\$1,139.25	\$634.08	\$0.00	\$0.00	\$1,773.33

Account Balances:

Principal Bal. on 07/07/2009	\$176,400.00
Escrow Bal. on 07/07/2009	\$3,679.33
Interest Paid Year to Date	\$7,974.75
Taxes Paid Year to Date	\$3,103.09
Insurance Paid Year to Date	\$0.00
Late Charges Paid Year to Date	\$0.00

Customer Service Info:

Customer Service Inquiries:
(888) 225-2164
(352) 671-0250

View Account Information online:
www.TaylorBean.com

Customer Service Hours:
9:00 am - 8:00 pm EST
Monday through Friday

E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Hartford Fire Insurance
Ins Policy No.: 55 RBC791901

Thank you for your prompt payment!

Reminder to borrowers with escrow accounts: For prompt processing, please ensure your insurance carrier/agent sends your new or updated insurance premium billing to Taylor, Bean & Whitaker. Please refer to the back of this statement for more information.

Detach Here

Loan #: 1427782

Property Address:

2200-2202 RIDGELAND AVENUE
WAUKEGAN, IL 60085

Customer:

Karen Foster & Russell Foster
2200-2202 Ridgeland Avenue
Waukegan, IL 60085

Undesignated additional funds will be applied first to advances or fees due and then to principal.

PAYMENT DUE DATE:	08/01/2009
Regular Monthly Payment:	\$1,773.33
Total Amount Due:	\$1,773.33
Amount Due if Received After 08/16/2009:	\$1,830.29

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

Extra Principal Paid:

Extra Escrow Paid:

Late Charge Paid:

Enter Total Amount Paid:

Taylor, Bean & Whitaker Mortgage Corp
P.O. Box 628204
Orlando, FL 32862-8204

0003427782000017733300001830291



TBW

1417 North Magnolia Avenue
Ocala, Florida 34475
888 225-2164

MONTHLY BILLING STATEMENT

General Billing Info:

Statement Date:	09/18/2009
Loan Number:	1427782
Interest Rate:	7.750%
Payment Due Date:	09/01/2009
Regular Monthly Payment:	\$1,773.33
Total Payment(s) Due:	\$3,546.66
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$3,546.66

Karen Foster & Russell Foster
2200-2202 Ridgeland Avenue
Waukegan, IL 60085

Account Balances:

Principal Bal. on 09/18/2009	\$176,400.00
Escrow Bal. on 09/18/2009	\$-273.69
Interest Paid Year to Date	\$9,114.00
Taxes Paid Year to Date	\$6,206.19
Insurance Paid Year to Date	\$1,484.00
Late Charges Paid Year to Date	\$0.00

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
08/14/2009	Escrow Disbursement LAKE COUNTY TAX COLLECTOR	\$0.00	\$0.00	\$-3,103.10	\$0.00	\$0.00	\$-3,103.10
					0817306037		

Customer Service Info:

Customer Service Inquiries:
(888) 225-2164
(352) 671-0250

View Account Information online:
www.TaylorBean.com

Customer Service Hours:
9:00 am - 8:00 pm EST
Monday through Friday

E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Property & Casualty Ins. of Hartford
Ins Policy No.: 55RBC791901

Cook County, IL residents: If you receive a tax bill from Cook County and your loan is escrowed for taxes with us, please mail the original tax bill to us. Please do not mail or fax a copy, as the original tax bill must accompany payment and failure to supply will result in the assessment of a duplicate bill fee of \$5.

Please use the provided return envelope to expedite processing.

If you are having trouble meeting your monthly mortgage obligation, we may be able to assist you. Please contact us at 1-800-530-2602 and ask about our mortgage assistance program.

Loan #: 1427782

Property Address:
2200-2202 RIDGELAND AVENUE
WAUKEGAN, IL 60085

Customer:
Karen Foster & Russell Foster
2200-2202 Ridgeland Avenue
Waukegan, IL 60085

Undesignated additional funds will be applied first to advances or fees due and then to principal.

PAYMENT DUE DATE: 09/01/2009
Regular Monthly Payment: \$1,773.33
Total Amount Due: \$3,546.66
Amount Due if Received After 10/16/2009: \$3,603.62

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

Extra Principal Paid:

Extra Escrow Paid:

Late Charge Paid:

Enter Total Amount Paid:

Taylor, Bean & Whitaker Mortgage Corp
1417 N Magnolia Ave
Ocala, FL 34475-9078

0001427782000017733300003603626



TBW

1417 North Magnolia Avenue
Ocala, Florida 34475
SSS 225-2164

MONTHLY BILLING STATEMENT

PD. e
10-8-09
#2917
for 1773.33
Ch. 2902
sent 3
cashed for
Sept. 1 pymt.
Oct. 1 pymt

General Billing Info:

Statement Date: 09/18/2009
Loan Number: 1427782
Interest Rate: 7.750%
Payment Due Date: 10-1-2009
Regular Monthly Payment: \$1,773.33
Total Payment(s) Due: ~~\$3,546.66~~
Unpaid Late Charges: \$0.00
Unpaid NSF Fees: \$0.00
Other Unpaid Fees/Charges: \$0.00
Total Due: ~~\$3,546.66~~

Karen Foster & Russell Foster
2200-2202 Ridgeland Avenue
Waukegan, IL 60085

Account Balances:

Principal Bal. on 09/18/2009 \$176,400.00
Escrow Bal. on 09/18/2009 \$-273.69
Interest Paid Year to Date \$9,114.00
Taxes Paid Year to Date \$6,206.19
Insurance Paid Year to Date \$1,484.00
Late Charges Paid Year to Date \$0.00

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
08/14/2009	Escrow Disbursement LAKE COUNTY TAX COLLECTOR	\$0.00	\$0.00	\$-3,103.10	\$0.00	\$0.00	\$-3,103.10
					0817306037		

Customer Service Info:

Customer Service Inquiries:
(888) 225-2164
(352) 671-0250
View Account Information online:
www.TaylorBean.com
Customer Service Hours:
9:00 am - 8:00 pm EST
Monday through Friday
E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Property & Casualty Ins. of Hartford
Ins. Policy No.: 55RBC791901

Cook County, IL residents: If you receive a tax bill from Cook County and your loan is escrowed for taxes with us, please mail the original tax bill to us. Please do not mail or fax a copy, as the original tax bill must accompany payment and failure to supply will result in the assessment of a duplicate bill fee of \$5.

Please use the provided return envelope to expedite processing.

***If you are having trouble meeting your monthly mortgage obligation, we may be able to assist you. Please contact us at 1-

800-530-2602 and ask about our mortgage assistance program.***
Undesignated additional funds will be applied first to advances or fees due and then to principal.

Loan #: 1427782

Property Address:

2200-2202 RIDGELAND AVENUE
WAUKEGAN, IL 60085

Customer:

Karen Foster & Russell Foster
2200-2202 Ridgeland Avenue
Waukegan, IL 60085

10-1-09
PAYMENT DUE DATE: 09/01/2009
Regular Monthly Payment: \$1,773.33
Total Amount Due: \$3,546.66
Amount Due if Received After 10/16/2009: \$2,609.02

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

Extra Principal Paid:

Extra Escrow Paid:

Late Charge Paid:

Enter Total Amount Paid:

1773.33

Taylor, Bean & Whitaker Mortgage Corp
1417 N Magnolia Ave
Ocala, FL 34475-9078

0001427782000017733300003603626

Ch. # 2917



TBW

1417 North Magnolia Avenue
Ocala, Florida 34475
888 225-2164

MONTHLY BILLING STATEMENT

RD.
\$1773.33
#2925

Karen Foster & Russell Foster
2200-2202 Ridgeland Avenue
Waukegan, IL 60085

General Billing Info:

Statement Date:	10/19/2009
Loan Number:	1427782
Interest Rate:	7.750%
Payment Due Date:	11/01/2009
Regular Monthly Payment:	\$1,773.33
Total Payment(s) Due:	\$1,773.33
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$1,773.33

Account Balances:

Principal Bal. on 10/19/2009	\$176,400.00
Escrow Bal. on 10/19/2009	\$994.47
Interest Paid Year to Date	\$11,392.50
Taxes Paid Year to Date	\$6,206.19
Insurance Paid Year to Date	\$1,484.00
Late Charges Paid Year to Date	\$0.00

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
09/21/2009	Regular Payment	\$0.00	\$1,139.25	\$634.08	\$0.00	\$0.00	\$1,773.33
10/16/2009	Regular Payment	\$0.00	\$1,139.25	\$634.08	\$0.00	\$0.00	\$1,773.33

referred to Amer Home # 2927 mort. serv.

Customer Service Info:

Customer Service Inquiries:
(888) 225-2164
(352) 671-0250
View Account Information online:
www.TaylorBean.com
Customer Service Hours:
9:00 am - 8:00 pm EST
Monday through Friday
E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Property & Casualty Ins. of Hartford
Ins Policy No.: 55RBC791901

Thank you for your prompt payment!
Please use the provided return envelope to expedite processing.

Detach Here

Loan #: 1427782

Property Address:
2200-2202 RIDGELAND AVENUE
WAUKEGAN, IL 60085

Customer:
Karen Foster & Russell Foster
2200-2202 Ridgeland Avenue
Waukegan, IL 60085

Undesignated additional funds will be applied first to advances or fees due and then to principal.

PAYMENT DUE DATE: 11/01/2009
Regular Monthly Payment: \$1,773.33
Total Amount Due: \$1,773.33
Amount Due if Received After 11/16/2009: \$1,773.33

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

Extra Principal Paid:

Extra Escrow Paid:

Late Charge Paid:

Enter Total Amount Paid:

Taylor, Bean & Whitaker Mortgage Corp
P.O. Box 628204
Orlando, FL 32862-8204

00014277820001773330001773332



KAREN FOSTER
RUSSELL FOSTER

AMERICAN HOME MORTGAGE SERVICING INC.
PO BOX 631730
IRVING, TX 75063-1730

ESCROW SHORTAGE COUPON

LOAN NUMBER: 5000201631

Shortage Amount: **\$4,630.06**

When we receive your shortage payments, we will adjust your new monthly payment amount. If you select not to pay the shortage the amount will be spread over your future payments.

Your Projected Escrow Account Balance as of 01/01/2010 is -\$191.47. Your Required Beginning Escrow Balance according to this analysis should be \$4,438.59. This means you have a shortage of \$4,630.06.

Escrow Shortage Amount Enclosed

Please write your loan number on your check and return this coupon with your payment.

500020163100038584



RETURN SERVICE ONLY
Please do not send mail to this address
P.O. Box 619063
Dallas, TX 75261-9063

Loan: 500201631



1-764-46264-0001728-001-1-000-110-000-000

KAREN FOSTER
RUSSELL FOSTER
2200 W RIDGELAND AVE 2202
WAUKEGAN IL 60085-2530

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

CONTACT INFORMATION

Customer Care Department 1-877-304-3100
7:00am - 9:00pm CST Monday through Friday
7:00am - 4:00pm CST Saturday
Web site: www.ahmsi3.com

Statement Date: 12/16/2009
Payment Due Date: 01/01/2010
Account Number: 5000201631

PAYMENT INFORMATION

ACCOUNT NUMBER: 5000201631
ANALYSIS DATE: 12/15/2009

	PRESENT PAYMENT	NEW PAYMENT effective 02/01/2010
Principal & Interest	\$1,139.25	\$1,139.25
Escrow Deposit	\$621.25	\$634.09
Shortage	\$0.00	\$385.84
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total	\$1,760.50	\$2,159.18

COMING YEAR ESCROW PROJECTIONS

Under Federal Law, your lowest monthly balance in the next twelve months should not exceed \$1,268.18 or 1/6th of total anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount. Your actual lowest monthly balance was -\$812.72. Your current projected low balance is -\$3,351.88. Your required low balance is \$1,268.18, creating a shortage of \$4,630.06. If you do not remit the difference, your shortage will be prorated for 12 months at \$385.84 per month. The items with an asterisk in your account history may explain this. For a further explanation, call 877-304-3100.

NEW ESCROW DEPOSIT BREAKDOWN

ESCROW ITEM	ANNUAL EXPENSE
County Tax Disb	\$6,125.04
Haz Ins Disb	\$1,484.00
TOTAL	\$7,609.04

ESCROW ITEM	MONTHLY DEPOSIT*
County Tax Disb	\$510.42
Haz Ins Disb	\$123.67
TOTAL	\$634.09

* The figures in this section are based on a division by twelve to get your monthly total and may be rounded up or down to the nearest penny.

MONTH	YOUR ESCROW ACCOUNT PROJECTION		DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
	PAID IN TO ESCROW	PAID OUT FROM ESCROW			
			Escrow Account Balance	-191.47	4,438.59
Feb-10	634.09	.00		442.62	5,072.68
Mar-10	634.09	.00		1,076.71	5,706.77
Apr-10	634.09	.00		1,710.80	6,340.86
May-10	634.09	3,062.52	CNTY TAX (SE	-717.63	3,912.43
Jun-10	634.09	.00		-83.54	4,546.52
Jul-10	634.09	.00		550.55	5,180.61
Aug-10	634.09	3,062.52	CNTY TAX (SE	-1,877.88	2,752.18
Aug-10	.00	1,484.00	HAZARD INS.	-3,361.88	1,268.18
Sep-10	634.09	.00		-2,727.79	1,902.27
Oct-10	634.09	.00		-2,093.70	2,536.36
Nov-10	634.09	.00		-1,459.61	3,170.45
Dec-10	634.09	.00		-825.52	3,804.54
Jan-11	634.09	.00		-191.43	4,438.63

NOTICE:

This communication is from a debt collector but does not imply that American Home Mortgage Servicing, Inc. is attempting to collect money from anyone whose debt has been discharged pursuant to (or who is under the protection of) the bankruptcy laws of the United States; in such instances, it is intended solely for informational purposes and does not constitute a demand for payment.



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