

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):  
Les & Angela Blackstone

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

Name and address where notices should be sent:

103 Leyland Circle  
Albertville, AL 35950

**CLAIM FILED**  
JACKSONVILLE, FLORIDA

Court Claim Number: \_\_\_\_\_  
(if known)

Telephone number:  
(256) 891-8153

**FEB 22 2010**

Filed on: \_\_\_\_\_

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

CLERK, U. S. BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA

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:

Check this box if you are the debtor or trustee in this case.

1. Amount of Claim as of Date Case Filed: \$ 624.00

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: \_\_\_\_\_  
(See instruction #2 on reverse side.)

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.)

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: \$ \_\_\_\_\_ 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:  
2-18-10

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 not address above. Attach copy of power of attorney, if any.

*Les & Angela Blackstone*

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00983

**INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

Date: **March 9, 2009**

BORROWER(S) NAME AND ADDRESS  Leslie S Blackstone, Angela N Blackstone  103 Leyland Circle ALBERTVILLE, AL 35950	LENDER / SERVICER NAME AND ADDRESS  Taylor, Bean & Whitaker Mortgage Corp. 1417 North Magnolia Ave Ocala, FL 34475
LOAN NO.  <b>3221264</b>	TOLL FREE NO. <b>18882252164</b> MORTGAGE INSURANCE / CASE NUMBER

Your  monthly  biweekly mortgage payment for the coming year will be \$ **580.69** of which \$ **487.74** will be for principal and interest, \$ **92.95** will go into your escrow account, and \$ will be for discretionary items (such as life insurance, disability insurance) that you chose to be included with your monthly payment.

Your first  monthly  biweekly mortgage payment for the coming year will be \$ of which \$ will be for principal and interest, \$ will go into your escrow account, and \$ will be for discretionary items (such as life insurance, disability insurance) that you chose to be included with your monthly payment. The terms of your loan may result in changes to the principal and interest payments during the year.

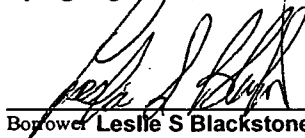
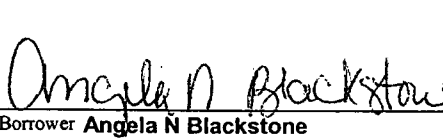
This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

MONTH/ PAYMENT NO.	PAYMENTS TO ESCROW ACCT.	PAYMENTS FROM ESCROW ACCT.	DESCRIPTION	ESCROW ACCT. BALANCE
Starting balance:				\$ 743.55
5/1/2009	92.95			836.50
6/1/2009	92.95			929.45
7/1/2009	92.95			1,022.40
8/1/2009	92.95	615.00	Hazard Insurance	500.35
9/1/2009	92.95			593.30
10/1/2009	92.95	500.35	County Property Tax	185.90
11/1/2009	92.95			278.85
12/1/2009	92.95			371.80
1/1/2010	92.95			464.75
2/1/2010	92.95			557.70
3/1/2010	92.95			650.65
4/1/2010	92.95			743.60
5/1/2010	92.95			836.55

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Cushion selected by servicer: \$ **185.90**

By signing below, borrower acknowledges receipt of this Initial Escrow Account Disclosure Statement.


MAR 09 2009

MAR 09 2009

Borrower Leslie S Blackstone Date \_\_\_\_\_ Borrower Angela N Blackstone Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_ Borrower \_\_\_\_\_ Date \_\_\_\_\_





01/26/10

#BWNDXCT  
 #3000031876288014#

LESLIE S BLACKSTONE  
 ANGELA BLACKSTONE  
 103 LEYLAND CIR  
 ALBERTVILLE AL 35950

13824/FI/B/G9

LOAN NO: 0031376288  
 www.loanadministration.com  
 TOLL FREE 1-866-430-9689

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

**PRESENT LOAN PAYMENT**

Your present payment consists of:	Principal & Interest (P&I)	\$487.74
	Escrow Deposit	\$92.95
	Optional Insurance	\$0.00
	Other	\$0.00
Less:	Buydown/Assistance Payment	\$0.00
<b>Total Loan Payment</b>		<b>\$580.69</b>

**ANTICIPATED ANNUAL DISBURSEMENTS**

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	HAZARD INS	\$624.00	
	COUNTY TAX	\$530.11	
<b>Total Anticipated Annual Disbursements:</b>		<b>\$1,154.11</b>	<b>One-Twelfth/Monthly Amount: \$96.18</b>

**ACCOUNT HISTORY**

The following statement of activity in your escrow account from 08/09 through 02/10 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$ .00	\$491.35
September		92.95 *				.00	584.30
October		92.95 *		530.11 *	R.E. TAX	.00	147.14
October				624.00 *	HAZARD INS	.00	476.86-
November		92.95 *				.00	383.91-
December		92.95 *				.00	290.96-
January		92.95 *				.00	198.01-
February		92.95 E			E	.00	105.06-

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

**ACCOUNT PROJECTIONS**

The following estimate of activity in your escrow account from 03/10 through 02/11 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a

**\*\*\* CONTINUED ON REVERSE SIDE \*\*\***

**\*\* CONTINUATION \*\***

cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow Account Balance	Required Escrow Account Balance
	To Escrow	From Escrow			
			<b>Beginning Balance</b>	<b>\$105.06-</b>	<b>\$480.85</b>
March	96.18			8.88-	577.03
April	96.18			87.30	673.21
May	96.18			183.48	769.39
June	96.18			279.66	865.57
July	96.18			375.84	961.75
August	96.18	624.00	HAZARD INS	151.98-	433.93
September	96.18			55.80-	530.11
October	96.18			40.38	626.29
November	96.18	530.11	R.E. TAX	393.55-	192.36
December	96.18			297.37-	288.54
January	96.18			201.19-	384.72
February	96.18			105.01-	480.90

Your Projected Escrow Account Balance as of 02/28/10 is **\$105.06-**. Your Required Beginning Escrow Balance according to this analysis should be **\$480.85**.

This means your escrow account is under-funded by a total of **\$585.91**. You have a Deficiency of **\$105.06**, and a Shortage of **\$480.85**. Per Federal law, the Deficiency may be collected from you over 2 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. The Shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so we may require payment within 30 days. We will collect the Deficiency and the Shortage over 12 months.

**NEW LOAN PAYMENT**

Your new payment consists of:	Principal & Interest (P&I)	\$487.74
	Escrow Deposit	\$96.18
	Deficiency/Shortage/Surplus	\$48.83
	Optional Insurance	\$0.00
	Other	\$0.00
Less:	Buydown/Assistance Payment	\$0.00

**New Loan Payment                      Beginning                      03/01/10                      \$632.75**

Important note to our Automatic Draft Customers: Any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department toll-free at 1-866-430-9689.

S H O R T A G E

Name: LESLIE S BLACKSTONE  
ANGELA BLACKSTONE

Loan Number: 0031376288

Shortage Amount: \$585.91

If you choose to pay your escrow shortage of \$585.91 in full, your new loan payment amount will be \$583.92. Please include your loan number on your check and make it payable to Central Loan Admin & Reporting and send to:

Central Loan Admin & Reporting  
P.O. Box 11733  
Newark NJ 07101-4733



30000313762880 00058591

