

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

PROOF OF CLAIM

Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

Case Number:

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): JAMES J CIAPCIAK & KERRY A CIAPCIAK

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

Name and address where notices should be sent: 33 STARLIGHT DRIVE WALPOLE, MA 02081 508-660-1406

CLAIM FILED JACKSONVILLE, FLORIDA

Court Claim Number: (If known)

Telephone number:

MAR 08 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: \$ 3,739.64

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.

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.

Specify the priority of the claim.

2. Basis for Claim: escrow fund refund (See instruction #2 on reverse side.)

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: 6967

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).

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.

Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).

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

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).

Value of Property: \$ Annual Interest Rate %

Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).

Amount of arrearage and other charges as of time case filed included in secured claim,

if any: \$ Basis for perfection:

Other - Specify applicable paragraph of 11 U.S.C. §507 (a)( ).

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: 3/2/10

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.

FOR COURT USE ONLY

T, B & W Mortgage Corp.



Kerry A. Ciapciak

CITIZENS BANK - 101  
CUSTOMER SERVICE  
1-800-922-9999

DEPOSITING ACCOUNT NUMBER  
CHARGE ACCOUNT NUMBER

KERRY A CIAPCIAK  
33 STARLIGHT DR  
WALPOLE MA 02081-2341

THE ITEM(S) SHOWN ABOVE WAS DEPOSITED TO YOUR BANK ACCOUNT, BUT IT HAS BEEN RETURNED UNPAID FOR THE REASON INDICATED. WE HAVE ENCLOSED THE ITEM AND SUBTRACTED THE AMOUNT FROM YOUR ACCOUNT BALANCE, AS WELL AS CHARGED YOUR ACCOUNT THE ITEM FEE. PLEASE UPDATE THE BALANCE IN YOUR ACCOUNT. IF YOU HAVE ANY QUESTIONS OR CONCERNS, PLEASE CONTACT US AT THE NUMBER LISTED BELOW.

THANK YOU.

3,739.64 TOTAL FOR 1 ITEMS TOTAL FEE 10.00

AMOUNT 3,739.64 REASON NSF MAKER  
RETURNED DEPOSITED ITEM NOTICE DATE 09-10-09  
FEE DEPOSIT DATE REFERENCE # 10.00 09-03-2009 000022747473

\*011100481\*  
09/10/2009  
6231966869

This is a LEGAL COPY of your check. You can use it the same way you would use the original check.

RETURN REASON-X  
REFER TO IMAGE

002200747473  
09/03/2009  
00115001201

**TAYLOR, BEAN & WHITAKER** *NSF*  
Mortgage Corporation  
315 NE 14th Street  
Ocala, Florida 34470  
Error/Debit-Credit Clearing Account

Platinum Community Bank  
75-7443-710  
NO. 359547  
CHECK NO. 359547

Three Thousand Seven Hundred Thirty Nine and 64/100 Dollars

Returned Not Paid July 8, 2009  
Because NSF  
*James Ciapcia*

JAMES J CIAPCIAK & KERRY A CIAPCIAK  
33 STARLIGHT DRIVE  
WALPOLE MA 02081

320497059 09-04-09 101 2649 01

5104090000 007474531 359547

00359547

40749744531

0000904015

0000373964

Tax and Insurance Account Disclosure Payoff Statement

July 6, 2009

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

Loan Number 516967  
 Due Date 07/01/09

Property Address:  
 33 STARLIGHT DRIVE  
 WALPOLE MA 02081

JAMES J CIAPCIAK & KERRY A CIAPCIAK  
 33 STARLIGHT DRIVE  
 WALPOLE MA 02081

Account History for 03/09 Through 07/09

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.....						2,360.50	1,054.54
March	1,180.25	1,300.08 *	0.00	0.00		3,540.75	2,354.62
April	1,180.25	1,289.08 *	0.00	0.00		4,721.00	3,643.70
	0.00	0.00	0.00	2,526.40 *	City Taxes	4,721.00	1,117.30
May	1,180.25	1,289.08 *	2,411.22	0.00 *	City Taxes	3,490.03	2,406.38
June	1,180.25	1,333.26 *	0.00	0.00		4,670.28	3,739.64
July	1,180.25	0.00 *	0.00	0.00		5,850.53	3,739.64
	0.00	0.00	0.00	3,739.64 *		5,850.53	0.00 **
Totals.....	5,901.25	5,211.50	2,411.22	6,266.04			

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 3,922.42. The breakdown was as follows: 2,633.34 Principal and Interest, 1,289.08 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

The Real Estate Settlement Procedures Act (RESPA) requires that we, the servicer, send you a history of your T&I account within 60 days of receiving the payoff funds for your loan. This statement shows the ending balance in your account as of the payoff date.

For further explanation, please call Servicing Department.