

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-7047-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 SMITH AND ASHLEY SMITH

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

Name and address where notices should be sent: MATT AND ASHLEY SMITH, 105 SPRUCEWOOD COURT, ARCHDALE, NC 27263. Telephone number: 336-905-7663

CLAIM FILED JACKSONVILLE, FLORIDA

Court Claim Number: (If known)

Filed on:

Name and address where payment should be sent (if different from above): MAR 08 2010

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: \$ 662.90

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: MORTGAGE ESCROW ACCOUNT (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: 9818

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.)

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

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: \$

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:

\$ 662.90

*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.

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: 3/1/10

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.



Matthew Smith (MATTHEW SMITH) Ashley Smith (Ashley Smith)

Mail original claim and copies of supporting documentation to:

If by regular mail

TB&W Mortgage
c/o BMC Group, Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

If by messenger or overnight courier

TB&W Mortgage
c/o BMC Group, Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Once filed, a "Filed" stamped copy of the claim will be returned to the claimant within three (3) business days of docketing **If** the claimant encloses a stamped, self-addressed envelope with a copy of the proof of claim. *- Included*

The Debtors are:

Taylor, Bean & Whitaker Mortgage Corp.

Case No. 3:09-bk-07047-JAF

REO Specialists, LLC

Case No. 3:09-bk-10022-JAF

Home America Mortgage, Inc

Case No. 3:09-bk-10023-JAF

**Summary regarding money (\$662.90) due from debtor, Taylor Bean and Whitaker
(Case # 3:09-bk-7047) to creditors, Matthew and Ashley Smith**

Timeline:

2/20/2009: \$1922.23-paid to Taylor, Bean & Whitaker from Borrower's funds at time of loan settlement of which was applied to the starting Escrow balance.

3/19/2009: \$1256.88-paid to Taylor, Bean & Whitaker which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 4/2009. See attached proof of payment.

4/20/2009: \$1256.88-paid to Taylor, Bean & Whitaker which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 5/2009. See attached proof of payment.

5/20/2009: \$1256.88-paid to Taylor, Bean & Whitaker which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 6/2009. See attached proof of payment.

6/22/2009: \$1256.88-paid to Taylor, Bean & Whitaker which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 7/2009. See attached proof of payment.

7/20/2009: \$1256.88-paid to Taylor, Bean & Whitaker which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 8/2009. See attached proof of payment. Escrow balance at this time was \$2990.18.

8/3/2009: Taylor, Bean & Whitaker sent wire transfer to State Farm Insurance which included Matthew and Ashley Smith's 2009-2010 mortgage insurance premium of \$662.90 (per later phone call to TB&W, 800-530-2602 on 2/23/2010). See notation of deduction from Taylor, Bean & Whitaker on attached Payment History (Paid Date 8/3/09) therefore leaving an Escrow balance of \$2327.28 which would later be transferred to CENLAR.

8/4/2009: Taylor, Bean & Whitaker was suspended by the Federal Housing Authority for failure to submit requested its annual financial report and irregular transactions that raised concerns of fraud. All financial assets of Taylor, Bean & Whitaker were frozen and therefore resulting in the cancellation of the wire transfer submitted to State Farm Insurance the day prior. This deduction of \$662.90 from our Escrow account was not replaced however we were not aware that any of this had occurred.

8/12/2009: Taylor, Bean & Whitaker sold/transferred our mortgage loan and Escrow balance of \$2327.28 to CENLAR. Matthew & Ashley Smith received written notification from CENLAR regarding the loan transfer approximately 1-2 weeks later.

8/24/2009: Taylor, Bean & Whitaker filed for Chapter 11 bankruptcy.

8/28/2009: \$1256.88-paid to CENLAR which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 9/2009. See attached proof of payment.

9/24/2009: \$1256.88-paid to CENLAR which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 10/2009. See attached proof of payment.

9/29/2009: Hazard/Mortgage insurance premium of \$662.90 was **paid by CENLAR to State Farm Insurance** because previous payment attempted by Taylor, Bean & Whitaker had failed and homeowner's policy was now past-due and at the point of termination.

10/6/2009: County taxes (\$2690.93) were paid by CENLAR to Randolph County.

10/29/2009: \$1256.88-paid to CENLAR which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 11/2009. See attached proof of payment.

12/2/2009: \$1256.88-paid to CENLAR which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 12/2009. See attached proof of payment.

1/5/2010: \$1256.88-paid to CENLAR which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 1/2010. See attached proof of payment.

1/22/2010: \$1256.88-paid to CENLAR which included \$1043.29 (Payments & Interest) and \$213.59 (Escrow Deposit) for payment due 2/2010. See attached proof of payment.

2/9/2010: Annual Escrow Account Disclosure Statement sent from CENLAR to Matthew and Ashley Smith at which time it became aware that the starting Escrow balance was \$662.90 less than it should have been according to personal payment documentation, receipts and initial Escrow Account Disclosure Statement received at the 'closing' or loan settlement for our new home purchase on 2/20/2009.

It was at this time we began researching and found that Taylor, Bean & Whitaker had deducted this shortage of \$662.90 from our Escrow account on 8/3/2009 in their unsuccessful attempt to pay our hazard insurance. As a result, the Escrow Account balance transferred to CENLAR on 8/12/2009 was \$662.90 less than it should have been. This, in-turn, resulted in an Escrow balance shortage which then required an additional payment of \$662.90 from Matthew and Ashley Smith to CENLAR in order to maintain the required minimum Escrow balance. Therefore, payment of \$662.90 is owed by Taylor, Bean & Whitaker to Matthew and Ashley Smith.



Payment History

Please give us your feedback

Click on a transaction number to view the details.

Apply for a Refinance

Update My Insurance Information

Delinquent and need help?

REO Properties FOR SALE

Make a payment at any Western Union Location

eStatements

Frequently Asked Questions

Amortization Table

Refinance? New Loan? Call 1-877-754-6847

No.	Due Date	Paid Date	Payment Amount	Description
1	09/01/09	08/13/09	196,404.61	TRF SERV
2	09/01/09	08/03/09	-662.90	T&I Dis

Amount Received	Balances
------------------------	-----------------

Trans No:		
Principal:	0.00	198,731.89
Curtailment:		
(Add'l. Principal)	0.00	
Interest:	0.00	
Tax & Insurance:	-662.90	2,327.28
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

close

3	08/01/09	07/21/09	1,256.88	ACH
4	07/01/09	06/23/09	1,256.88	ACH
5	06/01/09	05/21/09	1,256.88	ACH
6	05/01/09	04/21/09	1,256.88	ACH
7	04/01/09	03/19/09	1,256.88	ACH
8	04/01/09	03/18/09	1,922.23	Esc Correction

This amount should have been the Escrow balance transferred to CENLAR rather than \$1922.23. The difference being \$402.90 which is the money deducted from our account but never paid to State Farm.

→ Please see "Message From Your Mortgage Servicer" on the following page. This money was never received by our insurance company of State Farm.



Taylor, Bean & Whitaker

Loan 9818



CONTACT US



HELP



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- Welcome
- Payment Information
- Loan Balances
- Payment History
- Payment Options
- Account Information
- Statements Documents

Account Information

Please give us your feedback

Mailing Address: 105 Sprucewood Court
Archdale, NC 272633358

Home Phone: (336) 905-7663

Business Phone: (336) 802-2145

Email Address: majcsmith@yahoo.com

Apply for a Refinance

Date Registered: March 15, 2009

Last Successful Login: February 22, 2010 9:13:43 PM CST

Last Unsuccessful Login: None available

Update My Insurance Information

Message From Your Mortgage Servicer

Before your loan was transferred to Cenlar, a payment of \$662.90 was sent to State Farm on 8/3/09. These funds are unable to be disbursed at this time. We are working through the bankruptcy court regarding resolution of this issue.

Delinquent and need help?

REO Properties FOR SALE

Make a payment at any Western Union Location

eStatements

Frequently Asked Questions

Amortization Table

Refinance? New Loan? Call 1-877-754-6847

L. SETTLEMENT CHARGES

TOTAL COMMISSION Based on Price		\$	@	%		
Division of Commission (line 700) as Follows:						
701.	\$	to				
702.	\$	to				
703.	Commission Paid at Settlement					
704.		to				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN						
801.	Loan Origination Fee	0.5000 %	to	Bank of the Carolinas		1,000.00
802.	Loan Discount	%	to			
803.	Appraisal Fee		to	Roberts & Associates		390.00
804.	Credit Report		to	Bank of the Carolinas		9.00
805.	Lender's Inspection Fee		to			
806.	Mortgage Ins. App. Fee		to			
807.	Assumption Fee		to			
808.	Tax Service Fee		to	Taylor, Bean, & Whitaker Mortgage Corp.		73.00
809.	Wire/MERS Fee		to	Taylor, Bean, & Whitaker Mortgage Corp.		22.50
810.	Administration Fee		to	Taylor, Bean, & Whitaker Mortgage Corp.		525.00
811.						
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE						
901.	Interest From	02/20/09	to	03/01/09	@ \$ 26.030000/day (9 days 4.7500%)	234.27
902.	Mortgage Insurance Premium for	months	to			
903.	Hazard Insurance Premium for	1.0 years	to			
904.						
905.						
1000. RESERVES DEPOSITED WITH LENDER * - Amount Applied to starting Escrow Balance						
1001.	Hazard Insurance	9.000 months @ \$		46.92 per month		422.28
1002.	Mortgage Insurance	months @ \$		per month		
1003.	City/Town Taxes	months @ \$		per month		
1004.	County Taxes	9.000 months @ \$		166.67 per month		1,500.03
1005.	Assessments	months @ \$		per month		
1006.		months @ \$		per month		
1007.	Aggregate Adjustment	months @ \$		per month		-0.08
1008.		months @ \$		per month		
1100. TITLE CHARGES						
1101.	Settlement or Closing Fee		to			
1102.	Abstract or Title Search		to			
1103.	Title Examination		to			
1104.	Title Insurance Binder		to			
1105.	Document Preparation		to			
1106.	Notary Fees		to			
1107.	Attorney's Fees		to	Bunch, Robins & Stubblefield, LLP		200.00
	(includes above item numbers:)					
1108.	Title Insurance		to	Investors Title Insurance Company		235.00
	(includes above item numbers:)					
1109.	Lender's Coverage	\$		200,000.00		
1110.	Owner's Coverage	\$		200,000.00		
1111.						
1112.	Overnight/Mail Fees		to	Bunch, Robins & Stubblefield, LLP		17.50
1113.	E-Docs Package Delivery Fees		to	Bunch, Robins & Stubblefield, LLP		75.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES						
1201.	Recording Fees: Deed \$; Mortgage \$	63.00;	Releases \$	63.00
1202.	City/County Tax/Stamps: Deed			; Mortgage		
1203.	State Tax/Stamps: Revenue Stamps			; Mortgage		
1204.						
1205.						
1300. ADDITIONAL SETTLEMENT CHARGES						
1301.	Survey		to			
1302.	Pest Inspection		to			
1303.						
1304.						
1305.						
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)						4,766.50

PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
------------------------------------------	----------------------------------------

Total
 1922.23

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Bunch, Robins & Stubblefield, LLP
Settlement Agent

Certified to be a true copy.

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Date: **February 20, 2009**

BORROWER(S) NAME AND ADDRESS

Matthew Smith, Ashley Smith

105 Sprucewood Ct.
High Point, NC 27263

LENDER / SERVICER NAME AND ADDRESS

Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Ave
Ocala, FL 34475

LOAN NO.

9818

TOLL FREE NO. 18882252164

MORTGAGE INSURANCE / CASE NUMBER

Your monthly biweekly mortgage payment for the coming year will be \$ **1,256.88** of which \$ **1,043.29** will be for principal and interest, \$ **213.59** 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:				\$ 1,922.23 *
4/1/2009	213.59		April - August 09 payments made to Taylor, Bean & Whitaker prior to transfer of loan to CENLAR in August 2009. 2,563.00 Hazard Insurance, County Property Tax ↳ This amount paid by CENLAR 10/2009.	2,135.82
5/1/2009	213.59			2,349.41
6/1/2009	213.59			2,563.00
7/1/2009	213.59			2,776.59
8/1/2009	213.59			427.18
9/1/2009	213.59		640.77	854.36
10/1/2009	213.59			1,067.95
11/1/2009	213.59			1,281.54
12/1/2009	213.59			1,495.13
1/1/2010	213.59			1,708.72
2/1/2010	213.59			1,922.31
3/1/2010	213.59			2,135.90
4/1/2010	213.59			

(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: \$

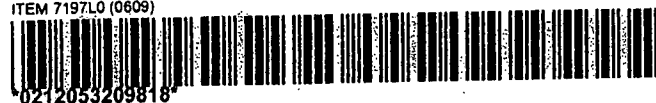
By signing below, borrower acknowledges receipt of this Initial Escrow Account Disclosure Statement.

Matthew Smith
Borrower **Matthew Smith** Date

Ashley Smith
Borrower **Ashley Smith** Date

Borrower Date

Borrower Date



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 - Drafts
 - Sent
 - Spam (2) [Empty]
 - Trash [Empty]

Taylor, Bean & Whitaker: One-time Payment Confirmation
 Thursday, March 19, 2009 1:51 AM

From: "loaninfo@taylorbean.com" <loaninfo@taylorbean.com>
To: majcsmith@yahoo.com

- Search Shortcuts**
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Dear Mr Matthew Smith,

Thank you for your payment request submitted on 03/18/09 8:50 PM CST.

Your confirmation number is 1C6C439F92DD08239944E694C63717AA. A one-time payment has been set up for the account listed below:

ADVERTISEMENT

Loan Number: ***9818
For Payment Due: 04/01/09

Financial Institution: BRANCH BANKING & TRUST COMPANY
Account Type: Checking
Routing/Transit Number: *****121
Account Number: *****7409

* Payment Amount: \$1,256.88
 Additional Principal: \$0.00

Handwritten: } 1043.29 (P+I)
 213.59 (Escrow Deposit)
 1256.88

You have authorized a transaction in the amount of \$1,256.88 to be processed on 03/19/09.

Fees will apply if payment is not accepted by your bank for any reason; late charges, if applicable, are for this month only. Other Fees must be mailed to TBW. Additional Principal will be posted as such and may not be re-allocated.

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Dear Mr Matthew Smith,

Thank you for your payment request submitted on 04/20/09 7:47 PM CST.

Your confirmation number is C624A9BBE2EF56F08454AA0A52ADBA85.
A one-time payment has been set up for the account listed below:

Loan Number: ***9818
For Payment Due: 05/01/09

Financial Institution: BRANCH BANKING & TRUST COMPANY
Account Type: Checking
Routing/Transit Number: *****121
Account Number: *****7409

* Payment Amount: \$1,256.88
Additional Principal: \$0.00

1043.29 - P&I
213.59 - Escrow Deposit
1256.88

You have authorized a transaction in the amount of \$1,256.88 to be processed on 04/21/09.

Fees will apply if payment is not accepted by your bank for any reason; late charges, if applicable, are for this month only.
Other Fees must be mailed to TBW. Additional Principal will be posted as such and may not be re-allocated.

Please print this email for your records.

Dear Mr Matthew Smith,

Thank you for your payment request submitted on 06/22/09 4:45 PM CST.

Your confirmation number is 09EE420BDEAF9CCA2BEB6306171A835A.

A one-time payment has been set up for the account listed below:

Loan Number: ***9818
For Payment Due: 07/01/09

Financial Institution: BRANCH BANKING & TRUST COMPANY
Account Type: Checking
Routing/Transit Number: *****121
Account Number: *****7409

* Payment Amount: \$1,256.88
Additional Principal: \$0.00

1043.29 - Pd I
213.59 - Escrow Deposit
1256.88

You have authorized a transaction in the amount of \$1,256.88 to be processed on 06/23/09.

Fees will apply if payment is not accepted by your bank for any reason; late charges, if applicable, are for this month only. Other Fees must be mailed to TBW. Additional Principal will be posted as such and may not be re-allocated.

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Taylor, Bean & Whitaker: One-time Payment Confirmation
Monday, July 20, 2009 10:21 PM

From: "loaninfo@taylorbean.com" <loaninfo@taylorbean.com>
To: majcsmith@yahoo.com

Dear Mr Matthew Smith,

Thank you for your payment request submitted on 07/20/09 5:20 PM CST.

Your confirmation number is 9A409242A2BB244A3A2E078CD8C371E7.
A one-time payment has been set up for the account listed below:

Loan Number: ***9818
For Payment Due: 08/01/09

Financial Institution: BRANCH BANKING & TRUST COMPANY
Account Type: Checking
Routing/Transit Number: *****121
Account Number: *****7409

Payment Amount: \$1,256.88
Additional Principal: \$0.00

1043.29 - Pd I
213.59 - Escrow Deposit
1256.88

You have authorized a transaction in the amount of \$1,256.88 to be processed on 07/21/09.

Fees will apply if payment is not accepted by your bank for any reason; late charges, if applicable, are for this month only. Other Fees must be mailed to TBW. Additional Principal will be posted as such and may not be re-allocated.

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Loan Activity - CENLAR → began 8/09 after transfer from Taylor Beant Whitaker on 8/12/09

Loan Number: █████ 5109 as of 02/19/2010
Property Address: 105 SPRUCEWOOD CT
 ARCHDALE, NC 27263-3358
Borrower Name: MATTHEW SMITH
Co-Borrower Name: ASHLEY SMITH
Home Phone: (336) 905-7663
Other Phone: (336) 847-8687

Pay by Phone Information

Privacy Policy

Balances:

Principal balance: \$196,164.80
 Escrow balance: \$254.99
 Unpaid late charges: \$0.00
 Unapplied funds: \$0.00

Disclosure: The transactions displayed within the payment history reflect funds that you have paid and do not necessarily represent funds that are due.

	Effective Date	Description	Principal	Interest	Escrow	Amount Paid	Escrow Balance	Principal Balance
Feb	01/22/2010	Payment Applied - Thank You	\$265.75	\$777.54	\$213.59	\$1,256.88	\$254.99	\$196,164.80
	01/05/2010	Escrow Advance Refund Request	\$0.00	\$0.00	\$172.19-	\$0.00	\$41.40	\$196,430.55
Jan	01/05/2010	Payment Applied - Thank You	\$264.70	\$778.59	\$213.59	\$1,256.88	\$213.59	\$196,430.55
	12/02/2009	Escrow Advance Refund Request	\$0.00	\$0.00	\$213.59-	\$0.00	\$0.00	\$196,695.25
Dec	12/02/2009	Payment Applied - Thank You	\$263.66	\$779.63	\$213.59	\$1,256.88	\$213.59	\$196,695.25
	10/29/2009	Additional Principal	\$1,000.00	\$0.00	\$0.00	\$1,000.00	\$0.00	\$196,958.91
	10/29/2009	Escrow Advance Refund Request	\$0.00	\$0.00	\$213.59-	\$0.00	\$0.00	\$197,958.91
Nov	10/29/2009	Payment Applied - Thank You	\$258.68	\$784.61	\$213.59	\$1,256.88	\$213.59	\$197,958.91
	10/06/2009	Escrow Advance	\$0.00	\$0.00	\$599.37	\$599.37	\$0.00	\$198,217.59
	10/06/2009	County Tax	\$0.00	\$0.00	\$2,690.93-*	\$2,690.93-	\$599.37-	\$198,217.59
	10/06/2009	Corporate Advance	\$0.00	\$0.00	\$0.00	\$0.00	\$2,091.56	\$198,217.59
	09/29/2009	Hazard Insurance	\$0.00	\$0.00	\$662.90-*	\$662.90-	\$2,091.56	\$198,217.59
Oct	09/24/2009	Payment Applied - Thank You	\$257.66	\$785.63	\$213.59	\$1,256.88	\$2,754.46	\$198,217.59
Sept	08/28/2009	Payment Applied - Thank You	\$256.64	\$786.65	\$213.59	\$1,256.88	\$2,540.87	\$198,475.25
	08/19/2009	Adjustment Transaction	\$1,268.11	\$4,182.61	\$0.00	\$5,450.72	\$2,327.28	\$198,731.89

↳ beginning balance

Encryption security for this loan information website will require Microsoft Internet Explorer version 5.5 or higher, or an equivalent non-Microsoft browser. Please