



Internal ID: s24202

In re:
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.

Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property
If necessary, please cross out pre-printed address and write in change of address.

PACIFIC REAL ESTATE MORTGAGE
3505 CREST DRIVE, STE A
MANHATTAN BEACH, CA 90266

21836984021402

CLAIM FILED

JACKSONVILLE FLORIDA

MAR 12 2010

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

Creditor Telephone Number (910 546 5901) Check box if address is where Notice of Filing of Bankruptcy Case is for COURT USE ONLY

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

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

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

Claim Number (if known):

Filed on:

Payment Telephone Number ()

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 2546.35

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.

2. BASIS FOR CLAIM:

Paid incorrect \$2545, should have BEEN

(See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:

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 set off and provide the requested information

Secured Claim Amount: \$

DO NOT include the priority portion of your claim here.

Nature of property or right of setoff:

Unsecured Claim Amount: \$

Describe:

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

Real Estate Motor Vehicle Other

Value of Property: \$ Annual Interest Rate: % if any: \$ Basis for Perfection:

5. PRIORITY CLAIM

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.

Unsecured Priority Claim Amount: \$ 2,546.35

Include ONLY the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:

Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

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).

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).

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

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

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

* 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. SUPPORTING DOCUMENTS: Attach redacted copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See definition of "redacted" on reverse side.) If the documents are not available, please explain.

DATE-STAMPED COPY To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, telecopy or other electronic means NOT accepted), so that it is actually received on or before 5:00 p.m. prevailing Eastern Time on June 15, 2010, the Bar Date (as defined in the Bar Date Notice).

THIS SPACE FOR COURT USE ONLY

By Regular Mail to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing
PO Box 3020
Chanhassen, MN 55317-3020

By Hand, Courier, Or Overnight Delivery to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing
18750 Lake Drive East
Chanhassen, MN 55317

T, B & W Mortgage Corp.



01148

DATE
3/8/10

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.

Benedict V. ...

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY PROPERLY FILLED IN)

Court, Name of Debtor, and Case Number:

Use this proof of claim form only if you are asserting a claim against the Debtor, Taylor, Bean & Whitaker Mortgage Corp. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.

DEBTOR	CASE NO	PETITION DATE
Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount (in lawful US currency) owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.)

State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Supporting Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary if documentation is voluminous or an explanation if documentation is not available. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

Date-Stamped Copy:

Return claim form and attachments. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form.

Please read - important information: upon completion of this claim form, you are certifying that the statements herein are true.

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

DEFINITIONS

DEBTOR

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

CREDITOR

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

CLAIM

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

PROOF OF CLAIM

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page

SECURED CLAIM Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors.

The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

UNSECURED NONPRIORITY CLAIM

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other

INFORMATION

document showing that the lien has been filed or recorded.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(c), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

ONCE YOUR CLAIM IS FILED YOU CAN OBTAIN OR VERIFY YOUR CLAIM NUMBER BY VISITING www.bmcgroup.com/tbw mortgage

FUNDING SHEET

Table Funded

Loan Number: **3218971**
 Borrower Name: **Jeff Emdee**
 Property State: **CA**
 Flood Number: **0904A48795**
 MIN Number: **100029500032189718**
 Interest Rate: **4.8750**
 CLTV: **53.5789**

Loan Type: **Conv**
 Amortization Term: **360**
 FICO Score: **766**
 Date of Closing: **5/28/2009**
 Date of Disbursement: **6/3/2009**
 Debt to Income Percent: **21**

Loan Amount	Par Premium (808)	Other Credit (204)	Land Equity (205)	Other Credit (206)
509,000.00				
Less Total Escrows	Less Interim Interest (901)			
0.00	-135.96			
		Total Disbursed 509,135.96		

NETTED FEES:

805	Lender's Inspection Fee	
806	Mortgage Ins App Fee	
807	Assumption Fee	
809/902	Funding Fee/UPMIP PMI	
810	Buydown Funds	
814	Tax Service Fee	73.00
815	Administration Fee	760.00
905		
1303	Wire/MERS Fee to tbw	22.50
1304		
1305	Price Adjustment to TBW	5,044.19
1306		
1307	Escrow Waive Fee to Waived by l	0.00
TOTAL		\$ 5,899.69

Net Buy Price
 Exp Date
 Par Premium
 Origination
 Discount
TOTAL
 Check #
 Check #
 Check #
 Check #

99.009
5/29/2009

2,545.00 → Error WAS
2,545.00 SUPPOSE TO
 Be \$5091.40
 FHA =
 VA NEVER
 PAID
 AS
 AGREED!

TOTAL DUE \$ 503,236.27

BANK/BROKER
 Pacific Real Estate Mortgage
 3505 Crest Drive, ste A
 Manhattan Beach, CA 90266

SETTLEMENT AGENT
 Security Union Title Company American Title
 21300 Victory Blvd, Suite 1150
 818-226-8711

FUNDING METHOD

Wire

TBW FUNDING AGENT:

Joan Green
 949-672-0610

Wire Details

Bank Name: **Wells Fargo Bank**
 ABA #: **121000248**
 For Credit To: **security union title co, pacific coast t**
 Account #: **4121725840**
 2nd Bank Name:
 2nd Bank Account #:
 Additional Info:



801. Loan Origination fee	% Pacific Real Estate Mortgage	2,546.00
802. Loan Discount	%	
803. Appraisal Fee to:		
804. Credit Report to: Pacific Real Estate Mortgage		36.00
805. Lender's Inspection fee		
806. Mortgage Insurance application fee to		
807. Assumption fee		
808.		
809.		
810.		
811.		
812. processing to Pacific Real Estate Mortgage		795.00
813.		
814. Tax Service Fee to TBW		73.00
815. Administration Fee to TBW		760.00

Ben Vicini
Broker (01049312)
"Committed to YOUR Real Estate & Mortgage NEEDS"

Pacific



Real Estate Mortgage

DIRECT: 310-546-5901 • CELL: 310-714-3333 • Fax: 310-546-1396
bcnv3@verizon.net • www.ViciniRealEstate.com

900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:		
901. Interest from 6/ 3/2009 to 6/ 1/2009 @ \$ 67.98 /day		-135.96
902. Mortgage insurance premium for mo. to		
903. Hazard insurance premium for yrs. to		
904. Flood Insurance Premium for yrs. to		
905.		

1000. RESERVES DEPOSITED WITH LENDER:		
1001. Hazard insurance	months @ \$	per month
1002. Mortgage insurance	months @ \$	per month
1003. City property taxes	months @ \$	per month
1004. County property taxes	months @ \$	per month
1005. Annual assessments	months @ \$	per month
1006. Flood Insurance	months @ \$	per month
1007.	months @ \$	per month
1008.	months @ \$	per month
Total from HUD-1 Addendum Additional Reserves Deposited with Lender		

1100. TITLE CHARGES:		
1101. Settlement or closing fee to Security Union Title Company American Title		3,500.00
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		
(includes above items Numbers:)		
1108. Title insurance to		
(includes above items Numbers:)		
1109. Lender's coverage \$	\$	
1110. Owner's coverage \$	\$	
1111.		
1112.		
1113.		

1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:		
1201. Recording fees: Deed \$ Mortgage \$; Releases \$		
1202. City/county tax/stamps: Deed \$; Mortgage \$		
1203. State tax/stamps Deed \$; Mortgage \$		
1204.		
1205.		

1300. ADDITIONAL SETTLEMENT CHARGES:		
1301. Survey to		
1302. Pest inspection to		
1303. Wire/MERS Fee to tbw		22.50
1304.		
1305. Price Adjustment to TBW		5,044.19
1306.		
1307. Escrow Waive Fee to Waived by lender		

1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J - and - line 502, Section K)		12,639.73	0.00
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I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.