

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

PROOF OF CLAIM

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.

HASSELGREN, ERIN  
42 MAIN ST  
WALKERSVILLE, MD 21793

21836931022372

CLAIM FILED

JACKSONVILLE, FLORIDA

MAR 12 2010

CLERK, U. S. BANKRUPTCY COURT

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

THIS SPACE IS FOR COURT USE ONLY

Creditor Telephone Number (240) 409-2536

Check box if address where notices to be sent.

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

Erin Hasselgren  
42 MAIN STREET  
WALKERSVILLE, MD 21793

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 (240) 409-2536

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 1164.98

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:

Escrow refund check insufficient

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

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 1249

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: \$

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

Describe:

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: \$ 1164.00

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).
- 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) ( \_\_\_\_\_ ).

\* 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).

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

THIS SPACE FOR COURT USE ONLY

T, B & W Mortgage Corp.



01153

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.

## 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(e), 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](http://www.bmcgroup.com/tbw mortgage)

Erin Hasselgren  
42 Main Street  
Walkersville, MD 21793  
#240-409-2536

To: **Research Department** Fax: **847-574-7654**  
From: **Erin Hasselgren** Date: **9/9/2009**  
Re: **Taylor Ban loan transfer** Pages: **8**  
Cc:

Urgent      For review      Please comment      Please reply      Please recycle

Please see attachments:

Page 1=Cover Letter

Page 2=Letter from client

Page 3=Taylor Bean statement for re-fi 1<sup>st</sup> payment and Escrow Disbursement check amount

Page 4=My banks statement detailing that mr Taylor Beans Escrow Disbursement check being reversed from my account. "Check bounced" I never received my Escrow Disbursement!!!!

Page 5=My 1<sup>st</sup> payment check finally was cashed by Dovenmuehle on 9/8 and I noticed a new loan # written on the check (my loan number?)

Page 6=A letter I received late August stating that BAC would be taking over my Taylor Bean loan?

Page 7 - A letter from Taylor Bean detailing my new loan with your company. Account number was wrong!!!

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Erin Hasselgren  
42 Main Street  
Walkersville, MD 21793  
#240-409-2536 cell  
#630-454-3576 fax

Dovenmuehle Mortgage  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945  
#847-574-7654 fax  
#800-669-4268 phone

LOAN #0017751249  
OLD LOAN #3370540 (Taylor Bean)

To whom it may concern,

I am sending this letter to better inform you of all the issues I have had over the past 8 weeks with the transition of my loan from FHA Streamline loan from Taylor Bean and Whitaker. Today, I called Dovenmuehle and spoke with Lucila regarding my troubles and lack of communication regarding the process. I will explain these details briefly in this letter so you have an understanding of all the challenges that have occurred.

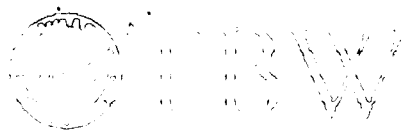
I refinanced through Taylor Bean and Whitaker in July with a streamline loan for a better interest rate. The closing went well and I sent my first Mortgage payment early August for September 1<sup>st</sup> payment due of \$1,943.80. About a month after closing I received by ESCROW payout from Taylor Bean to settle the difference in Escrow, but it was short about \$1,200 dollars, so I had Taylor Bean do a Escrow Analysis for me. After the Escrow analysis, Taylor Bean realized that my Escrow was over and mailed me a check for \$1,164. I deposited the check in my checking account on August 14<sup>th</sup>. Two weeks later on August, 28<sup>th</sup>, the check was pulled from my account. I am still without this money and am extremely upset with the entire ordeal. I need this money and cannot reach Taylor Bean to find out why the funds were reversed out of my account.

Regarding the communication with my loan being transferred to Dovenmuehle, I have been very unhappy with the communication process. I have not received any information (i.e. welcome letter) from Dovenmuehle and only received a letter from Taylor Bean with the wrong account number!! I called Dovenmuehle today because the September payment check was finally cashed and it had a loan # that looked like the one Taylor Bean sent out originally with three different digits so I had to call to get my account pulled up.

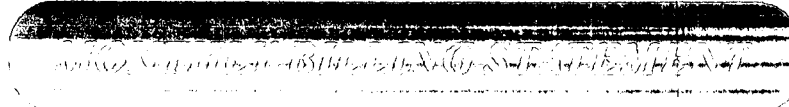
I'm still unsure of what is going on and I am absolutely irate that I am still without my Escrow refund! I have received no information from my new mortgage company and have had to put in a lot of time just to determine who has my loan. My faith in your company is very low at this point and I am looking for some special attention to get all these problems taken care of. I am also out about \$50 in bank fees that I want to be reimbursed.

Please contact me as soon as possible regarding my October payment and Escrow refund

.....



1317 North Magnolia Avenue  
Orlando, Florida 32815  
888 225-2164



**General Billing Info:**

Statement Date: 08/18/2009  
Loan Number: 3370540  
Interest Rate: 4.250%  
Payment Due Date: 09/01/2009  
Regular Monthly Payment: \$1,943.80  
Total Payment(s) Due: \$1,943.80  
Unpaid Late Charges: \$0.00  
Unpaid NSF Fees: \$0.00  
Other Unpaid Fees/Charges: \$0.00  
Total Due: \$1,943.80

Erin T Hasselgren  
42 Main Street  
Walkersville, MD 21793

*called*

**Recent Activity:**

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
08/14/2009	Escrow Disbursement Erin T Hasselgren	\$0.00	\$0.00	\$-1,164.98	\$0.00	\$0.00	\$-1,164.98

**Account Balances:**

Principal Bal. on 08/18/2009 \$323,254.00  
Escrow Bal. on 08/18/2009 \$945.51  
Interest Paid Year to Date \$978.64  
Taxes Paid Year to Date \$0.00  
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](http://www.TaylorBean.com)  
Customer Service Hours:  
9:00 am - 8:00 pm EST  
Monday through Friday  
E-mail us:  
[Loaninfo@taylorbean.com](mailto:Loaninfo@taylorbean.com)

**Insurance Information:**

Ins Co Name: STATE FARM INSURANCE  
Ins Policy No.: 20G242326

Thank you for your prompt payment!

In observance of Labor Day, TB&W offices will be closed on September 7th, 2009.

Detach Here

**Loan #: 3370540**

**Property Address:**

42 Main Street  
Walkersville, MD 21793

**Customer:**

Erin T Hasselgren  
42 Main Street  
Walkersville, MD 21793

*Each signature additional funds will be applied first to advances or fees due and then to principal*

**PAYMENT DUE DATE:** 09/01/2009  
**Regular Monthly Payment:** \$1,943.80  
**Total Amount Due:** \$1,943.80  
**Amount Due if Received After 09/16/2009:** \$2,021.55

**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

# BB&T

BRANCH BANKING AND TRUST  
FOR QUESTIONS - CALL  
(800) 395-4086

FAX

08/28/2009

Page 1 - L

0005157073631

*Lucila*

*847-*

*574*

*7654*

*ATTN*

*Research Department*

0415-01-01-00 36301  
ERIN T HASSELGREN  
42 MAIN ST  
WALKERSVILLE MD 21793-8512



Your account has been charged for return deposited item fees.

REASON  
REFER TO IMAGE

SEQ #  
005944

ITEM AMOUNT  
1,164.98

1 Item(s) charged totaling \$1,164.98  
1 Item(s) charged a fee totaling \$10.00

\*053101121\*  
08/28/2009  
000003000454747

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

\*071000301\*  
08/25/2009  
6319111602

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

5002/42/454540000  
12310103501

TAYLOR, BEAN & WINTAKER Mortgage Corporation 310 N.E. 14th Street Ocala, Florida 34410 Escrow Disbursement Clearing Account		Platinum Connectivity Bank NO. 399234
One Thousand One Hundred Sixty Four and 00/100	DATE August 14, 2009	AMOUNT \$1,164.98
PAY TO THE ORDER OF ERIN T HASSELGREN 42 MAIN STREET WALKERSVILLE MD 21793	<i>Erin Hasselgren</i>	
320016113 08-25-09 101 4889 01	*399234* 12071974453 0000904015 *0000116498*	

\*399234\*

12071974453

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5:053101121:

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|| 12071974453 ||

|| 0000904015 ||

|| \*0000116498\* ||

**NOTICE APPLIES TO CONSUMER ACCOUNTS ONLY**  
**Check 21 Disclosure for Return of Substitute Check**

Some or all of the checks you receive back from us may be substitute checks. A new federal law permits banks to replace an original check with a "Substitute Check." A Substitute Check is a copy of the original check but is treated the same as the original check for all purposes. The Substitute Check will be an accurate copy of the front and back of the original check and contain the words: "This is a legal copy of your check. You can use it the same way you would use the original check."

If you lose money because you received a substitute check, you may have the right to file a claim for an expedited refund if:

- I. The substitute check was incorrectly charged to your account;
- II. You lost money as a result of the substitute check being charged to your account; and
- III. You need the original check or a better copy of the original check to demonstrate that we incorrectly charged your account.

You may make a claim by calling us at 1-800-682-6921, or by visiting your local BB&T branch location. You must make your claim within 40 calendar days of the later of; the date that we delivered the account statement showing the charge that you are disputing, or the date on which we made the substitute check available to you. Refunds are limited up to the amount of the substitute check, plus interest if your account earns interest. If there is a valid reason that you cannot make your claim by the required day you may be given additional time. Your expedited claim must:

1. Describe why you think the charge to your account was incorrect;
2. Estimate how much money you have lost because of the substitute check charge;
3. Explain why the substitute check is not sufficient to show whether or not the charge to your account was correct; and
4. Provide us with a copy of the substitute check or give us information that will help us to accurately identify the substitute check.

We will investigate your claim promptly. If we conclude that we incorrectly charged your account, we will provide a refund for your loss up to the amount of the substitute check, plus interest if your account earns interest, within one business day of making that decision. If we conclude that we correctly charged your account, we will send you a notice that explains the reason for our decision and include either the original check or a better copy of the original check than the one you already received. If we have not made a decision on your claim within 10 business days after you submitted it, we will provisionally refund the amount of your claim, up to \$2,500, plus interest. If we have not issued our decision by the 45th day after you have submitted your claim, we will refund any remaining amount over the \$2,500, plus interest. If we refund your account, we will send you a notice on the next business day that tells you the amount of your refund and the date on which you may withdraw that amount. Normally, you may withdraw your refund on the business day after it is credited to your account. In limited cases, we may delay your ability to withdraw up to the first \$2,500 of the refund until the earlier of these two dates:

- 1) The day after we determine that your claim is valid; or
- 2) The 45th calendar day after the day that you submitted your claim.

We may reverse any refund and interest that we have given you if we later determine that the substitute check was correctly charged to your account. If we reverse a refund, we will send you within one business day the original check or a better copy of the original check than the one you previously received and explain why the substitute check was correctly charged to your account, and the amount and date of the reversal. Your rights under this section are governed by the "Check 21 Act" and any implementing regulations.

112002060 06/25/2009  
 005692679011  
 \*071000301\* 06/25/2009  
 6319111602

053000206 08/27/2009  
 66303335785  
 053000206 08/28/2009  
 6131519143  
 \*053101121\* 08/28/2009  
 000003000454747

LA DORSE/CHY  
 11  
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DO NOT WRITE, SIGN OR SIGN BEYOND THIS LINE  
 (BY XEROX, COPY, PHOTOCOPY, SCANNING, ETC.)

053101121<  
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08/27/2009  
 08/27/2009  
 08/27/2009

FRB-CHI 08272009

08/24/2009  
 08/24/2009  
 08/24/2009

Security Features:  
 MICR (Magnetic Ink Character Recognition) line at the bottom of the check.  
 Watermark.  
 Void security features when reproduced by Xerox, copy, photocopy, scanning, etc.

Warning Band:  
 Official approval of BB&T Bank, N.A.

TRC=7147 320016113 08-25-09 101 4889 01

Do not endorse or write below this line.

# BB&T OnLine® CHECK IMAGE

Print | Save Instructions | Close Window

Account Type: Checking Account: 5155029546 Date: 09/08/2009 Check Number: 985190 Amount: \$1943.80

*0000*

Front View (Mouse over the image to enlarge.)

DOCUMENT CONTAINS COLORED BACKGROUND ON WHITE PAPER. "VOID" FEATURE, SIMULATED WATERMARK (REVERSE SIDE) MICRO-PRINT BORDER

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

Account: ~~3370540~~ **\$1,943.80**

ERIN T HASSELOREN  
LYNETTE A HASSELGREN  
42 MAIN ST  
WALKERSVILLE, MD 21793-8512

Please Direct Any Questions 330/550  
To: Online Bill Payment Processing Center  
(800) 243-2508 **0000985190**

**August 21, 2009**

BRANCH BANK & TRUST-MARYLAND

Pay **ONE THOUSAND NINE HUNDRED FORTY THREE AND 80/100** DOLLARS

To The Order Of TAYLOR, BEAN & WHITAKER MORTGAGE  
ATTN: CASHIERING - MAIL STOP S  
1417 N MAGNOLIA AVE  
OCALA, FL 34475-9078

Void After 180 DAYS  
Signature On File  
This check has been authorized by your depositor

CC17751249

985190 055003308 0005155029546 98

Back View (Mouse over the image to enlarge.)

332416116

ENDORSE TO THE ORDER OF  
BANK OF AMERICA  
FOR DEPOSIT ONLY

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

Security features on this document include a micro-print border, artificial watermarks and a serial number.

FEDERAL RESERVE BOARD OF GOVERNORS, F.R.C. ©

213344041178706709221

2K 1

Print | Close Window

Save Instructions

Windows users: Right click on the image of the check and select Save Picture As.



SPRUE to  
 8/31  
 8233

8/31 FHA-insured Loans Associated with Taylor, Bean and Whitaker (TBW)  
 Questions and Answers for Consumers  
 August 11, 2009  
 (Update to Q&A released on August 7, 2009)

337057D

Consumer Questions	Answers & Your Action Plan – What you should do
I have a loan with Taylor, Bean and Whitaker and I heard they are closed. Who will be my new lender?	Ginnie Mae's master sub servicer, Bank of America, has taken over servicing of the TBW portfolio. You will receive a letter from BAC Home Loans Servicing, LP (a Bank of America subsidiary), confirming this transfer and welcoming you as a valued customer within two weeks of your loan being added to their systems.
My loan is currently being serviced by TBW. Where do I send my payment?	You should continue making your mortgage payment at its normally scheduled time. However, your payment should now be sent to: BAC Home Loans Servicing, LP Payment Processing P.O. Box 10334 Van Nuys, CA 91410-0334
I recently sent my monthly loan payment to TBW. Will my payment be accepted?	Please use your TBW loan number until you are notified in writing by BAC Home Loans Servicing of your new loan number. You will receive a letter from BAC Home Loans Servicing confirming your loan transfer and welcoming you as a valued customer within two weeks of being added to their systems. If you have additional questions about servicing your loan, you may contact Bank of America Home Loans Customer Service at 1-800-669-6607 from 5am to 6 pm PST Monday-Friday.
I have a loan with Taylor Bean and Whitaker and I am falling behind on my payments. What should I do?	Your payment should have been received and transferred to BAC Home Loans Servicing. However, please keep a record of your payment in the event that there are some difficulties in the transition. After you are notified in writing by BAC Home Loans Servicing with your new account number, you can contact them to certify that your payment was received. BAC Home Loans Servicing is now managing the servicing of your TBW loan. If you have questions about your options please contact Bank of America Home Loans Customer Service at 1-800-669-6607 from 5am to 6 pm PST Monday-Friday. If you haven't already, you may wish to contact a HUD-approved Housing Counseling Agency. To find one near you call 1-800-569-4287 or visit the web at <a href="http://www.hud.gov/offices/hqs/aff/sect/hccpof14.cfm">http://www.hud.gov/offices/hqs/aff/sect/hccpof14.cfm</a>
My FHA insured loan was in default and my loan was being reviewed for a Loss Mitigation workout with TBW. What should I do?	BAC Home Loans Servicing is now managing the servicing of your TBW loan. If you have questions about your options please contact Bank of America Home Loans Customer Service at 1-800-669-6607 from 5am to 6 pm PST Monday-Friday. If you haven't already, you may wish to contact a HUD-approved Housing Counseling Agency. To find one near you call 1-800-569-4287 or visit the web at <a href="http://www.hud.gov/offices/hqs/aff/sect/hccpof14.cfm">http://www.hud.gov/offices/hqs/aff/sect/hccpof14.cfm</a>
My mortgage broker or banker told me I won't be able to close my loan because of FHA's action against TBW. What do I do now?	FHA's action did not prevent TBW from closing and funding already approved loans. You should contact your mortgage broker or banker to explore other options for placing your loan with a different lender.
I was in the process of refinancing my loan with TBW and was supposed to close in a few days. What do I do now?	Contact your mortgage broker or banker to determine the status of your loan and to explore other options for placing your loans with a different lender. If you were not approved for your loan, you will need to contact a new FHA-approved lender. To find one near you, visit our website at <a href="http://www.hud.gov/condo/financing">http://www.hud.gov/condo/financing</a>
My loan was closed but TBW shut its doors before funding it. Who is going to fund my new loan?	It is possible your loan was funded. You should contact your mortgage broker or banker to find out. If it wasn't funded, you should work with your mortgage broker or banker to explore with them other options for placing your loan with a different lender.
I already had an appraisal completed as part of my original FHA-insured loan application through TBW. Can I use it with another lender?	FHA appraisals are valid for six months. Your loan file along with the appraisal can be transferred to another FHA-approved lender if it is within that time period. You should contact your mortgage broker or banker to discuss placing your loan with another lender.

FHA is communicating with FHA-approved lenders to support the transition of loans from TBW to a new lender. FHA continues to monitor the situation closely and we will continue to update you with additional information in the coming days. If you have additional questions, you may contact FHA's Resource Center at 1-800-Call-FHA.



## Taylor, Bean & Whitaker

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: [www.taylorbean.com](http://www.taylorbean.com)

August 31, 2009

Erin Hasselgren  
42 Main Street  
Walkersville, MD 21793

RE: **Old Loan Number: 3370540**  
**New Loan Number: 0017751330**

0017751249 - cancelled

### NOTICE OF TRANSFER OF SERVICING

Dear Mortgagor(s):

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from Taylor, Bean & Whitaker Mortgage Corporation to Dovenmuehle Mortgage, Inc., who will service your loan under a contractual arrangement with USAmeribank, effective September 1, 2009.

The transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments other than terms directly related to the servicing of your loan. USAmeribank will continue to be your mortgage lender.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of the transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. In this case, all necessary information is combined in this one notice.

Your present servicer is Taylor, Bean & Whitaker Mortgage Corporation. If you have any questions relating to the transfer of servicing from your present servicer before September 1, 2009, call the Customer Service Department at 888-225-2164 between 9:00 a.m. and 8:00 p.m., Eastern Standard Time, Monday through Friday.

Your new servicer will be Dovenmuehle Mortgage, Inc. under a contractual arrangement with USAmeribank.

The business address for your new servicer is: 1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945

The toll-free telephone number of your new servicer is 800-669-4268. If you have any questions relating to the transfer of servicing to your new servicer on or after September 1, 2009, call the Customer Service Department at 800-669-4268 between 8:00 a.m. and 5:00 p.m., Central Standard Time, Monday through Friday.

You will receive a coupon book from your new servicer with your account information and your new account number. The date that your present servicer will stop accepting payments from you is August 31, 2009. The date that your new servicer will start accepting payments from you is September 1, 2009. Send all payments on or after that date to your new servicer. The address for sending payments to your new servicer is:

Dovenmuehle Mortgage, Inc.  
P. O. Box 0054  
Palatine, IL 60055-0054

If your payments are being automatically drafted from your checking or savings account, this service will not continue. However, if you would like to participate in the automatic draft program offered by Dovenmuehle, please fill out the attached automatic draft form and send it to the address listed below. An extra copy of the form is enclosed for you to keep. Until you are notified of the date when the automatic drafting will start, you will be required to forward a check for your monthly payment.

If you are currently using an online service or 3<sup>rd</sup> party bill pay service to pay your mortgage payment, you are responsible for notifying your third party service about the new loan number and payment address provided within this letter.

In January 2010, you will receive a statement from Dovenmuehle Mortgage, Inc. summarizing your account activity for the year. Please use this statement when filing your income taxes for 2009.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

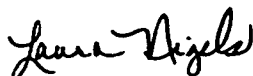
During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to Dovenmuehle Mortgage, Inc. 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945.

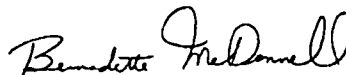
Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section. You should seek legal advice if you believe your rights have been violated



Laura Nigels  
Vice President of Loan Servicing  
Taylor, Bean & Whitaker Mortgage Corporation



Bernadette McDonnell  
Vice President  
Dovenmuehle Mortgage, Inc

Please use the enclosed envelope with the temporary coupon below to make your next payment.

TEMPORARY COUPON

New Loan Number: 0017751330

Payment Amount: 1,943.80

Erin Hasselgren  
42 Main Street  
Walkersville, MD 21793

Dovenmuehle Mortgage  
P. O. Box 0054  
Palatine, IL 60055-0054

Late Charges	\$
Additional Principal	\$
Amount of Check	\$