

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

PROOF OF CLAIM



Internal ID: s6712

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.

MAC-CLAIR MORTGAGE
G-3404 MILLER ROAD
FLINT, MI 48507

21836984003709

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 () Check box if address is where Notice is to be sent.

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):
CLAIM FILED
Filed on: JACKSONVILLE, FLORIDA

Payment Telephone Number ()

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 5059,32

MAR 15 2010

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.

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

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest.

2. BASIS FOR CLAIM:
Mortgage payment checks cashed on beans that TBW never purchased

(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
Nature of property or right of setoff:
Describe:
 Real Estate Motor Vehicle Other _____
Value of Property: \$ _____ Annual Interest Rate: _____ % if any: \$ _____ Basis for Perfection: _____
Secured Claim Amount: \$ _____ DO NOT include the priority portion of your claim here.
Unsecured Claim Amount: \$ _____
Amount of arrearage and other charges as of time case filed included in secured claim, _____

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. Include ONLY the priority portion of your unsecured claim here.
Unsecured Priority Claim Amount: \$ _____
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.
 01176

DATE 3/9/10 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.
Megan Beazleton

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)

<p>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.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="text-align: left;">DEBTOR</th> <th style="text-align: left;">CASE NO</th> <th style="text-align: left;">PETITION DATE</th> </tr> </thead> <tbody> <tr> <td>Taylor, Bean & Whitaker Mortgage Corp.</td> <td>3:09-bk-07047-JAF</td> <td>8/24/2009</td> </tr> </tbody> </table> <p>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).</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.)</p>	DEBTOR	CASE NO	PETITION DATE	Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Date and Signature: The person filing this proof of claim <u>must</u> 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.</p> <p>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. <i>Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.</i> Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."</p>
DEBTOR	CASE NO	PETITION DATE					
Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009					

DEFINITIONS

<p>DEBTOR A debtor is the person, corporation, or other entity that has filed a bankruptcy case.</p> <p>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.</p> <p>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.</p> <p>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</p> <p>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.</p>	<p>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).</p> <p>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.</p> <p>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.</p> <p>Evidence of Perfection Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other</p>	<p>document showing that the lien has been filed or recorded.</p> <p>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.</p> <p>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.</p>
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INFORMATION

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

CSB Bank

**RICHARD D ARMSTRONG
VICKI SNIDER
5913 CARNEY RD
EMMETT, MI 48022**

Checking Activity
Account Number 4116851
REGULAR CHECKING
Transactions From Statement Period Ending 09/04/2009

Account Summary
Ending Statement Balance on Friday, September 04, 2009 **\$14,695.29**

Account Activity

Date	Description	Debit	Credit	Balance
08/05/2009	AC-PAYROLL -REG SALARY		\$1,790.70	\$17,111.28
08/05/2009	Check #5053	\$963.00		\$16,148.28
08/06/2009	AC-CHRYSLER CREDIT -ONLINE PMT	\$387.96		\$15,760.32
08/06/2009	CKCD DEBIT 08/05 ALSAC ST JUDE DONATIO ALSA	\$20.00		\$15,740.32
08/06/2009	CKCD DEBIT 08/05 Flying J C store outsi Flying J C st	\$34.28		\$15,706.03
08/07/2009	CKCD DEBIT 08/07 AMW 1350038174 0731 AMW 135	\$148.41		\$15,557.62
08/10/2009	WTHDRL DDA 2775 08/08 22:442901 GRAND RIVER	\$102.76		\$15,454.87
08/10/2009	FOREIGN ATM SERVICE CHARGE 1 AT 1.50	\$1.50		\$15,453.37
08/10/2009	POS DEBIT 08/08 1661 RANGE RD SPACE A80 POR	\$34.77		\$15,418.60
08/10/2009	POS DEBIT 08/08 1661 RANGE RD SPACE A10 KIMB	\$95.09		\$15,323.51
08/10/2009	CKCD DEBIT 08/07 YALE BP QPS YALE BP	\$15.00		\$15,308.51
08/10/2009	CKCD DEBIT 08/07 SUN RISE 30 QPS SUN RIS	\$50.00		\$15,258.51
08/11/2009	CKCD DEBIT 08/10 SPEEDWAY 03626 BAY SPEED	\$24.00		\$15,234.51
08/12/2009	AC-PAYROLL -REG SALARY		\$1,833.90	\$17,068.41
08/12/2009	AC-AMERIGAS -ONLINE PMT	\$144.00		\$16,924.41
08/13/2009	Check #529	\$2,000.00		\$14,924.41
08/14/2009	AC-MILLWRIGHTS 1102-ONLINE PMT	\$450.00		\$14,474.41
08/14/2009	AC-TAYLOR BEAN -ONLINE PMT	\$660.00		\$13,814.41
08/14/2009	AC-CHASE MTGE -ONLINE PMT	\$1,235.29		\$12,579.12
08/14/2009	CKCD DEBIT 08/13 SPEEDWAY 03626 BAY SPEED	\$19.51		\$12,559.61
08/18/2009	AC-COMCAST -ONLINE PMT	\$178.65		\$12,380.96
08/18/2009	Check #530	\$3,000.00		\$9,380.96
08/19/2009	AC-PAYROLL -REG SALARY		\$1,833.90	\$11,214.86
08/19/2009	AC-SPRINT -ONLINE PMT	\$163.06		\$11,051.80
08/19/2009	CKCD DEBIT 08/18 MEIJER INC 163 Q01 MEIJER INC	\$44.90		\$11,006.90
08/19/2009	CKCD DEBIT 08/18 STATE RENEWAL BY WEB ST	\$93.00		\$10,913.90
08/19/2009	CKCD DEBIT 08/18 STATE RENEWAL BY WEB ST	\$105.00		\$10,808.90
08/20/2009	AC-PAYROLL -REG SALARY		\$526.79	\$11,335.69
08/20/2009	CKCD DEBIT 08/19 1 800 PETMEDS 1 800 PET	\$54.98		\$11,280.71
08/21/2009	WTHDRL DDA 6529 08/20 18:063177 MAIN ST EMMET	\$200.00		\$11,080.71
08/21/2009	POS DEBIT 08/21 4195 24TH AVE PORT HUR	\$104.76		\$10,975.95
08/24/2009	POS DEBIT 08/22 4195 24TH AVE PORT HUR	\$67.77		\$10,908.18

*Thanks,
Jacy*

RICHARD D ARMSTRONG
5913 CARNEY ROAD
EMMETT, MI 48022

1136385

74-486/724
04116851

528

DATE 7-28-09

Pay to the order of Taylor, Bean & Whitaker \$ 660.00

Six Hundred Sixty 00/100

CSB BANK
P.O. Box 157 3177 Main Street
Emmett, Michigan 48022

Richard D. Armstrong

⑆072404867⑆ 041168510528 ⑆0000066000⑆

Date:09/18/2009 Account:4116851 Amount:\$660.00 Serial:528 Transit Routing:72404867 Sequence:70152140

TAYLOR, BEAN & WHITAKER

08/05/09 OPERATOR: 12

FOR DEPOSIT ONLY

8037152645

AY TO THE ORDER OF
REGIONS BANK
FOR DEPOSIT ONLY
REGIONS BANK FBO
RW MORTGAGE CORP.
ACCT# 0123293772

663197513
PROCESSING BANK 1523T
SVC-057 09172909 11PK

REGIONS BANK 09/16/09
E7169 RR 0123293772-19
⑆62000019⑆
710054553

James
OF

Amount: \$759.33
Account: 5400392030
Bank Number: 07200080

Sequence Number: 7192186003
Capture Date: 07/31/2009
Check Number: 2129

MAX REALTY LLC 08-04 52895 SABLE CT. SHELBY TOWNSHIP, MI 48315-2449		2129
DATE <u>7/31/09</u>		9-80 120 1A 34820
PAY TO THE ORDER OF <u>TBW</u>	\$ <u>759.33</u>	
<u>Seven hundred fifty nine 33/100</u>	DOLLARS	
Bank of America ACH RT 07200080		
FOR <u>Gr. B. W. Payment</u>		
⑈002129⑈ ⑈072000805⑈ ⑈005400392030⑈ ⑈0000075933⑈		

TAYLOR, BEAN & WHITAKER
07/29/09 OPERATOR: 12

FOR DEPOSIT ONLY
8037152645

COLONIAL BANK
063113222
3078126450

Electronic Endorsements

Date	Sequence	Bank #	BOFD	Bank Name
07/31/2009	6614750737	061000146	N	FEDERAL RES BANK OF
07/30/2009	000003078126440	063113222	Y	COLONIAL BANK
07/31/2009	007192186003	111012822	N	BANK OF AMERICA, NA

J.D. SUMMERS
C.A. SUMMERS
4370 SPRINGBROOK DR
SWARTZ CREEK, MI 48473

Loan # 9011961

504
74-80122724

July 21, 2009
Date

Pay to the
Order of

Taylor, Bean & Whitaker

\$ 1626 ⁴⁶/₁₀₀

Sixteen Hundred Twenty Six ⁴⁶/₁₀₀

Dollars



For 8-1-09 payroll 6125 thru 61

Jay De Aron

⑆ 272480128⑆ ⑆ 10000012982⑆ 0504 ⑆ 0000162646⑆

TAYLOR, BEAN & WHITAKER
07/24/09 OPERATOR: 12

07/24/09

072709
0631132224
3075542270

9134 8937152645

Close Print

<< Back

009011873 ^{INV} ^{can} 7133679 1434
 KURTIS A. DELINE
 1422 W. COOK RD.
 GRAND BLANC, MI 48439
 DL# D-450-481-051-932
 Date 7-30-2009
 74-80042724

Pay to the Order of Taylor Bean & Whitaker \$ 1,353.53
one thousand three hundred fifty Three ⁵³/₁₀₀ Dollars

ACH ACCOUNT# 18111091



Memo

Kurtis Deline

⑆272480047⑆ 001001811106⑆ 1434⑆ ⑈0000135353⑈

R&T#: 272480047 Account#: 1001811106 Draft#: 1434 Amount\$: 1,353.53 Date: 8/6/2009 Sequence: 61467328

TAYLOR.BEAN & WHITAKER
 08/04/09 OPERATOR: 12

COLONIAL BANK (FLA) INC FL
 030509 2
 ⑆0631132224⑆
 3073552000

00200
 FOR DEPOSIT ONLY
 9
 28037152645
 6
 4
 8

R&T#: 272480047 Account#: 1001811106 Draft#: 1434 Amount\$: 1,353.53 Date: 8/6/2009 Sequence: 61467328

Fax 352-291-5738
 E-mail MFRONLICH@Taylorbean.com
 Michelle
 W.O.