

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-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.

Name of Creditor (the person or other entity to whom the debtor owes money or property):

KATHRYN M and TRENT R. LEWIS

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

Name and address where notices should be sent:

922 TUCKER LANE  
LOGANVILLE, GA 30052

CLAIM FILED  
JACKSONVILLE, FLORIDA

Court Claim Number: \_\_\_\_\_  
(If known)

Telephone number:

770-598-1011

MAR 15 2010

Filed on: \_\_\_\_\_

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

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

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

Telephone number:

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

1. Amount of Claim as of Date Case Filed: \$ 504.04

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.

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.

Specify the priority of the claim.

2. Basis for Claim: Homeowners Ins. Escrow Payment from Mortgage  
(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: 5052

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).

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

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

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.)

Amount entitled to priority:

\$ 504.04

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

\*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.

If the documents are not available, please explain:

Date:

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.

*Kathryn M. Lewis*

3-1-2010  
KATHRYN M. LEWIS

FOR COURT USE ONLY

T, B & W Mortgage Corp.



01185

## Loan Activity

**Loan Number:** 0029485513 as of 01/28/2010  
**Property Address:** 922 TUCKER LN  
 LOGANVILLE, GA 30052-0000  
**Borrower Name:** TRENT M LEWIS  
**Co-Borrower Name:** KATHRYN LEWIS  
**Home Phone:** (678) 858-8049  
**Other Phone:** (770) 381-1200

[Pay by Phone Information](#)

[Privacy Policy](#)

**Balances:**

Principal balance: \$135,645.28  
 Escrow balance: \$816.20  
 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
01/28/2010	Payment Applied - Thank You	\$157.49	\$693.18	\$330.74	\$1,181.39	\$816.20	\$135,645.28
01/07/2010	Escrow Advance Refund Request	\$0.00	\$0.00	\$45.28-	\$0.00	\$285.48	\$135,802.77
01/07/2010	Payment Applied - Thank You	\$156.69	\$693.98	\$330.74	\$1,181.39	\$330.74	\$135,802.77
01/04/2010	Escrow Advance Refund Request	\$0.00	\$0.00	\$330.74-	\$0.00	\$0.00	\$135,959.48
01/04/2010	Payment Applied - Thank You	\$155.89	\$694.78	\$330.74	\$1,181.39	\$330.74	\$135,959.48
11/30/2009	Additional Principal	\$107.83	\$0.00	\$0.00	\$107.83	\$0.00	\$138,115.35
11/30/2009	Escrow Advance Refund Request	\$0.00	\$0.00	\$222.91-	\$0.00	\$0.00	\$136,223.18
11/30/2009	Payment Applied - Thank You	\$154.56	\$696.09	\$222.91	\$1,073.58	\$222.91	\$136,223.18
11/02/2009	Escrow Advance	\$0.00	\$0.00	\$598.93	\$598.93	\$0.00	\$136,377.74
11/02/2009	City Tax	\$0.00	\$0.00	\$599.34-	\$599.34-	\$598.93-	\$136,377.74
10/19/2009	Additional Principal	\$3.86	\$0.00	\$0.00	\$3.86	\$0.41	\$136,377.74
10/19/2009	Escrow Advance Refund Request	\$0.00	\$0.00	\$222.50-	\$0.00	\$0.41	\$136,381.60
10/19/2009	Payment Applied - Thank You	\$153.75	\$696.90	\$222.91	\$1,073.58	\$222.91	\$136,381.60
10/16/2009	Escrow Advance	\$0.00	\$0.00	\$222.50	\$222.50	\$0.00	\$138,535.35
10/16/2009	County Tax	\$0.00	\$0.00	\$1,789.01-	\$1,789.01-	\$222.50-	\$136,535.35
10/01/2009	Payment Applied - Thank You	\$152.97	\$697.68	\$222.91	\$1,073.58	\$1,566.51	\$136,535.35
09/22/2009	Hazard Insurance	\$0.00	\$0.00	\$504.04-	\$504.04-	\$1,343.80	\$136,888.32
08/17/2009	Adjustment Transaction	\$1,049.26	\$4,905.29	\$0.00	\$5,954.55	\$1,847.84	\$138,888.32

*supposedly  
 pd by  
 TBW  
 ↓  
 STATE FARM  
 INSURANCE  
 NEVER  
 RECEIVED*

# Loan Activity

Loan Number: 10000000000000000000  
 Borrower Name: JOHN DOE  
 Address: 123 MAIN ST  
 City: ANYTOWN, IL 61820  
 State: IL  
 Zip: 61820  
 Loan Amount: \$100,000.00  
 Interest Rate: 5.00%  
 Term: 36 Months

Payment Date	Description	Principal	Interest	Amount Paid	Remaining Balance
2023-01-01	Initial Payment	\$2,777.78	\$416.67	\$3,194.45	\$96,805.55
2023-02-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$93,611.10
2023-03-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$90,316.65
2023-04-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$86,922.20
2023-05-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$83,427.75
2023-06-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$79,833.30
2023-07-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$76,138.85
2023-08-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$72,344.40
2023-09-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$68,449.95
2023-10-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$64,455.50
2023-11-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$60,361.05
2023-12-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$56,166.60
2024-01-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$51,872.15
2024-02-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$47,477.70
2024-03-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$42,983.25
2024-04-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$38,388.80
2024-05-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$33,694.35
2024-06-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$28,899.90
2024-07-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$23,905.45
2024-08-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$18,711.00
2024-09-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$13,316.55
2024-10-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$7,722.10
2024-11-01	Regular Payment	\$2,777.78	\$416.67	\$3,194.45	\$1,927.65
2024-12-01	Final Payment	\$2,777.78	\$416.67	\$3,194.45	\$0.00

10/22/09

#BWNDXCT  
 #3000029485513108#

TRENT M LEWIS  
 KATHRYN LEWIS  
 922 TUCKER LN  
 LOGANVILLE GA 30052

3209/FG/B/G9

LOAN NO: 0029485513  
 www.loanadministration.com  
 TOLL FREE 1-877-680-5583

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

### ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

#### PRESENT LOAN PAYMENT

Your present payment consists of:	Principal & Interest (P&I)	\$850.65
	Escrow Deposit	\$222.91
	Optional Insurance	\$0.00
	Other	\$0.00
Less:	Buydown/Assistance Payment	\$0.00

**Total Loan Payment** **\$1,073.56**

#### ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	HAZARD INS	\$507.00
	COUNTY TAX	\$1,789.01
	CITY TAX	\$587.67

**Total Anticipated Annual Disbursements:** **\$2,883.68** **One-Twelfth/Monthly Amount:** **\$240.30**

#### ACCOUNT HISTORY

The following statement of activity in your escrow account from 08/09 through 11/09 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
September					Beginning Balance	\$ .00	\$1,847.64
October		445.82 *		504.04 *	HAZARD INS	.00	1,343.60
October		E	1,789.01 *		R.E. TAX	.00	.41
November		222.91 E		587.67 E	R.E. TAX	.00	587.26-
					E	.00	364.35-

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

#### ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 12/09 through 11/10 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

\*\*\* CONTINUED ON REVERSE SIDE \*\*\*