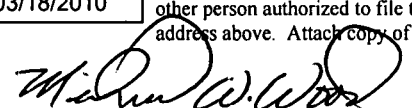
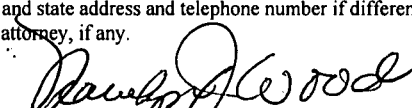



<b>UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: <b>TAYLOR, BEAN &amp; WHITAKER MORTGAGE CORP.</b>		Case Number: <b>3:09-BK-07047-JAF</b>
<i>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <b>MICHAEL W. WOOD and MARILYN J. WOOD</b>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  Court Claim Number: _____ <i>(If known)</i>  Filed on: _____
Name and address where notices should be sent: <b>MICHAEL W. WOOD and MARILYN J. WOOD 2250 NORTH KNOX AVENUE, CHICAGO, ILLINOIS 60639 JACKSONVILLE, FLORIDA</b>		
Telephone number: <b>(773) 486-2066</b>		<input type="checkbox"/> 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.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Name and address where payment should be sent (if different from above): <b>SAME ADDRESS AS ABOVE</b>		
Telephone number: <b>(773) 330-2182</b>		<input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> 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).  <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).  <input type="checkbox"/> 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).  <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).  <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).  <b>Amount entitled to priority:</b> \$ _____  <i>*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.</i>
Name and address where payment should be sent (if different from above): <b>CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA</b>		
1. Amount of Claim as of Date Case Filed: \$ <u>3,461.55</u>		Specify the priority of the claim.
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.  <input checked="" type="checkbox"/> 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: <u>UNREFUNDED ESCROW</u> <i>(See instruction #2 on reverse side.)</i>		Specify the priority of the claim.
3. Last four digits of any number by which creditor identifies debtor: <u>7667</u>		
3a. Debtor may have scheduled account as: <u>1974619</u> <i>(See instruction #3a on reverse side.)</i>		Specify the priority of the claim.
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: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> 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: \$ _____		Specify the priority of the claim.
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. <i>(See instruction 7 and definition of "redacted" on reverse side.)</i>		Specify the priority of the claim.
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain: _____		
Date: <u>03/18/2010</u> 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.   		<b>FOR COURT USE ONLY</b>  T, B & W Mortgage Corp.  01291

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

**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**

**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

**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 owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. 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. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

**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. 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. 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). If the claim is based on the delivery of health care goods or services, see instruction 2. 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. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. 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.

**DEFINITIONS**

**Debtor**

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

**Creditor**

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

**Claim**

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose 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 proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**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 Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority 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.

**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.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

**INFORMATION**

**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim.

**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.



3:09-bk-07047-JAF

Loan #  
1974619

08/20/2009 \*  
6216050014

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

08/19/2009  
08920312272

<b>TAYLOR, BEAN &amp; WHITAKER</b> Mortgage Corporation 315 NE 14th Street Ocala, Florida 34470 Escrow Disbursement Clearing Account		Platinum Community Bank 70-7445-710	NO. 396934 CHECK NO. 396934
Three Thousand Three Hundred Sixty Three and 65/100		DATE August 10, 2009	Dollars AMOUNT \$3,363.55
PAY TO THE ORDER OF: MICHAEL W. WOOD & MARILYN J. WOOD 2250 N. KNOX AVENUE CHICAGO IL 60639		AUTHORIZED SIGNATURE <i>Lauren Woods</i>	
⑆396934⑆ ⑆071974453⑆ 0000904015⑆		⑆0000336355⑆	

⑆396934⑆

⑆071974453⑆

0000904015⑆

⑆0000

WOOD

08/20/2009  
6216050014

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

6002/PT/00 08920312272  
2422TE02680  
ES2000001111

**TAYLOR, BEAN & WHITAKER**  
Mortgage Corporation  
316 NS 14th Street  
DeSla, Florida 34470  
Escrow Disbursement Clearing Account

Platinum Community Bank  
70-7445-710

NO. 396934  
CHECK NO. 396934

Three Thousand Three Hundred Sixty Three and 65/100

PAY TO THE ORDER OF: MICHAEL W. WOOD & MARILYN J. WOOD  
2250 N. KNOX AVENUE  
CHICAGO IL 60639

DATE August 10, 2009

AMOUNT \$3,303.00

*Michael W. Wood*

310703591 00-20-09 101 4550 0 AUTHORIZED SIGNATURE

⑈396934⑈ ⑈071974453⑈ ⑈0000904015⑈ ⑈00003⑈

RETURNED DEPOSITED ITEM NOTICE

DATE 08-27-09

AMOUNT 3,363.55

REASON NSF

MAKER

FEE 20.00 DEPOSIT DATE 08-18-2009 REFERENCE # 000076863352

3,363.55

TOTAL FOR

1 ITEMS TOTAL FEE

20.00

THE ITEM(S) SHOWN ABOVE WAS DEPOSITED TO YOUR BANK ACCOUNT, BUT IT HAS BEEN RETURNED UNPAID FOR THE REASON INDICATED. WE HAVE SUBTRACTED THE AMOUNT OF THE ITEM AND THE ASSOCIATED FEES FROM YOUR ACCOUNT. AS A RESULT OF THIS ACTION, YOUR ACCOUNT IS NOW OVERDRAWN. IF YOU HAVE ANY QUESTIONS OR CONCERNS, PLEASE CONTACT US AT THE NUMBER LISTED BELOW. THANK YOU.

MARILYN J WOOD  
MICHAEL W WOOD  
2250 N KNOX AVE  
CHICAGO IL 60639-3414

DEPOSITING ACCOUNT NUMBER  
CHARGE ACCOUNT NUMBER

CHARTER ONE - 800  
CUSTOMER SERVICE  
1-877-242-7837

Loan #  
1974619

000010140 1 AT 0.357 0025 082809



MARILYN J WOOD  
MICHAEL W WOOD  
2250 N KNOX AVE  
CHICAGO IL 60639-3414

000010140 1 AT 0.357 0025 082809

Account Number: [REDACTED]  
Transaction Date: 08/27/2009

**Notice of Overdraft / Insufficient Available Funds**

Dear Valued-Customer,

We are writing to let you know that the available balance in your account was not enough to cover the checks, withdrawals, deductions, and/or charges presented for payment on 08/27/2009. To help you understand how this happened, please review the information shown below about your account, as well as a list of the items that we paid on your behalf or returned for insufficient available funds. After reviewing this notice, if you have any questions please call our 24 Hour PhoneBank at 1-877-242-7837 for additional assistance.

Account beginning balance on 08/27/2009	\$	6,519.93
Outstanding Debit Card Authorizations -See Detail Following	-	126.70
<hr/>		
Total funds available to pay items (net sum from all above)		6,393.23
Items debited from your account	-	3,383.55
Items Paid that overdraw your account - See Detail Following	-	4,014.00
<hr/>		
Subtotal after Account Activity (net sum from all above)		- 1,004.32
Fees for Overdraft / Insufficient Available Funds	-	78.00
<hr/>		
Total (net sum from all above)	\$	- 1,082.32

RETURNED DEPOSITED ITEM NOTICE DATE 08-27-09

AMOUNT	REASON	MAKER	FEE	DEPOSIT DATE	REFERENCE #
3,363.55	NSF		20.00	08-18-2009	[REDACTED]
<hr/>					
3,363.55	TOTAL FOR	1 ITEMS	TOTAL FEE	20.00	

THE ITEM(S) SHOWN ABOVE WAS DEPOSITED TO YOUR BANK ACCOUNT, BUT IT HAS BEEN RETURNED UNPAID FOR THE REASON INDICATED. WE HAVE SUBTRACTED THE AMOUNT OF THE ITEM AND THE ASSOCIATED FEES FROM YOUR ACCOUNT. AS A RESULT OF THIS ACTION, YOUR ACCOUNT IS NOW OVERDRAWN. IF YOU HAVE ANY QUESTIONS OR CONCERNS, PLEASE CONTACT US AT THE NUMBER LISTED BELOW. THANK YOU.

MARILYN J WOOD  
MICHAEL W WOOD  
2250 N KNOX AVE  
CHICAGO IL 60639-3414

DEPOSITING ACCOUNT NUMBER [REDACTED]  
CHARGE ACCOUNT NUMBER [REDACTED]

CHARTER ONE - 800  
CUSTOMER SERVICE  
1-877-242-7837

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 <sup>\*</sup>**if** the claimant encloses a stamped, self-addressed envelope with a copy of the proof of claim.

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□□

*\* Enclosed*

*Thanks you -*

*David J Wood*