


<b>UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.</b>		<b>PROOF OF CLAIM</b>
Name of Debtor: <u>TAYLOR, BEAN, &amp; WHITAKER Mortgage Corp</u>		Case Number: _____
<small>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.</small>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <u>VAN D JAMES</u>		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: <u>1807 W. BELLE ST. BELLEVILLE, IL 62226</u>		Court Claim Number: _____ <small>(If known)</small>
Telephone number: <u>(618) 235-7442</u>		Filed on: _____
Name and address where payment should be sent (if different from above): <u>SAME AS ABOVE</u>		<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.
Telephone number: _____		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>3,530</u>		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.
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. <u>\$3,530</u> If all or part of your claim is entitled to priority, complete item 5. <input 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>Mortgage Payments</u> <small>(See instruction #2 on reverse side.)</small>		<input type="checkbox"/> 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: <u>Loan # 3816</u> <u>352W 2488</u>		<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).
3a. Debtor may have scheduled account as: _____ <small>(See instruction #3a on reverse side.)</small>		<input type="checkbox"/> 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: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ <u>97,500</u> Annual Interest Rate <u>6.5%</u> % 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: \$ _____		<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).
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		<input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).
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.)  DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).  Amount entitled to priority: \$ _____
Date: <u>3/24/10</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. <u>Nan D James</u>	<b>FOR COURT USE ONLY</b> T, B & W Mortgage Corp.  01312

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.



DEFENSE FINANCE AND ACCOUNTING SERVICE  
Retired and Annuity Pay

Ref #7319994  
February 26, 2010

SMSgt Van D James, USAF(Retired)  
1807 W Belle St  
Belleville, IL 62226-6111

Dear Sergeant James:

This letter is in response to your correspondence dated January 29, 2010 regarding an allotment to Colonial Bank. Our records indicate two allotments going to the same account number at Colonial Bank. The amounts are \$830.00 and \$900.00. Both are inactive and no payments have returned. Could you please re-submit your request and clarify which allotment you require information about.

Should you have any further questions, please contact us at Defense Finance and Accounting Service; US Military Retired Pay; P.O. Box 7130; London, KY 40742-7130; or call toll free 1-800-321-1080, commercial (216) 522-5955 (M-F from 7:00 a.m. to 7:30 p.m. ET). You may also send us a fax to, toll free 1-800-469-6559.

Sincerely,

R Ross  
Military Pay Technician  
Retired and Annuity Pay



# Taylor, Bean & Whitaker

Perfecting the Art of Mortgage Lending

1417 North Magnolia Avenue  
Ocala, Florida 34475  
888 225-2164

## MONTHLY BILLING STATEMENT

### General Billing Info:

Statement Date: 07/02/2009  
 Loan Number: 1453816  
 Interest Rate: 6.500%  
 Payment Due Date: 08/01/2009  
 Regular Monthly Payment: \$825.31  
 Total Payment(s) Due: \$825.31  
 Unpaid Late Charges: \$0.00  
 Unpaid NSF Fees: \$0.00  
 Other Unpaid Fees/Charges: \$0.00  
**Total Due: \$825.31**

### Account Balances:

Principal Bal. on 07/02/2009 \$92,826.19  
 Escrow Bal. on 07/02/2009 \$2,538.07  
 Interest Paid Year to Date \$3,032.26  
 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: USAA Casualty Insurance Company  
 Ins Policy No.: 01441 09 11 90A



Return Service Requested 3353 16  
 Van D James  
 1807 W Belle St  
 Belleville, IL 62226-6111

### Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
06/03/2009	Regular Payment	\$112.85	\$503.42	\$209.04	\$4.69	\$0.00	\$830.00
06/03/2009	Unapplied Payment	\$0.00	\$0.00	\$4.69	\$-4.69	\$0.00	\$0.00



Thank you for your prompt payment!

Reminder to borrowers with escrow accounts: For prompt processing, please ensure your insurance carrier/agent sends your new or updated insurance premium billing to Taylor, Bean & Whitaker. Please refer to the back of this statement for more information.

Detach Here

Loan #: 1453816

#### Property Address:

1807 W. BELLE ST  
 Belleville, IL 62226

#### Customer:

Van D James  
 1807 W Belle St  
 Belleville, IL 62226-6111

Undesignated additional funds will be applied first to advances or fees due and then to principal.

**PAYMENT DUE DATE:** 08/01/2009  
**Regular Monthly Payment:** \$825.31  
**Total Amount Due:** \$825.31  
**Amount Due if Received After 08/16/2009:** \$858.32

## 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:

Extra Principal Paid:	<input type="text"/>	=====
Extra Escrow Paid:	<input type="text"/>	=====
Late Charge Paid:	<input type="text"/>	=====
Enter Total Amount Paid:	<input type="text"/>	=====

Taylor, Bean & Whitaker Mortgage Corp  
 P.O. Box 628204  
 Orlando, FL 32862-8204



0001453816000006253100000658324

This statement was generated by the Automated System. It is not intended to be used as a legal document. Please refer to the original document for more information.

(800)-595-8797



DEFENSE FINANCE AND ACCOUNTING SERVICE  
Retired and Annuity Pay

1807 W. BELL ST  
BENEFITVILLE, IL 62226

xxx-xx-2488  
February 25, 2010

To whom it may concern:

Our records reflect a discretionary allotment authorized by SMS Van James, USAF (Retired), beginning in November, 2008 and payable to Colonial Bank in the amount of \$830.00. The allotment was increased to \$900.00 effective with the 1 September 2009 payment. The first payment was dated November 1, 2008. Our records further reflect that this allotment is no longer active. The final payment was dated November 1, 2009.

Should you have any further questions, please contact us at Defense Finance and Accounting Service; US Military Retired Pay; P.O. Box 7130; London, KY 40742-7130; or call toll free 1-800-321-1080, commercial (216) 522-5955 (M-F from 7:00 a.m. to 7:30 p.m. ET).

Sincerely,

M. Powe  
Contact Representative  
Retired and Annuity Pay



**DEFENSE FINANCE AND ACCOUNTING SERVICE**  
**Retired and Annuity Pay**

xxx-xx-2488  
February 25, 2010

SMS Van James USAF (Retired)  
1807 W Belle ST  
Belleville IL 62226

Dear SMS Van James USAF (Retired),

Our records reflect a discretionary allotment authorized by SMS Van James, USAF (Retired), beginning in October, 2008 and payable to First Colonial Bank acct# 8037152645 in the amount of \$830.00. The first payment was dated November 1, 2008. The last payment was dated August 1, 2009.

Our records further reflect that beginning in August, 2009 the allotment amount was changed to \$900.00. The first payment to reflect this change was dated September 1, 2009.

This allotment was paid continuously and is no longer active. The final payment was dated November 2, 2009.

The trace numbers below are from March 2, 2009 through November 2, 2009. To request trace numbers prior to March 2, 2009, please send your request in writing.

030209	041036004065814
040109	041036004065549
050109	041036004065355
060109	041036004065301
070109	041036004065218
080309	041036004065363
090109	041036004065520
100109	041036004065861
110209	041036004065993

Should you have any further questions, please contact us at Defense Finance and Accounting Service; US Military Retired Pay; P.O. Box 7130; London, KY 40742-7130; or call toll free 1-800-321-1080, commercial (216) 522-5955 (M-F from 7:00 a.m. to 7:30 p.m. ET).

Sincerely  
A. Wright  
Contact Representative  
Retired and Annuity Pay