

March 25, 2010

Attorneys for the Debtor : Taylor Bean and Whitaker Mortgage Corporation
Russell Blain, Edward Peterson, and Amy Harris
Stichter, Riedel, Blain & Prosser
110 East Madison Street, Suite 200
Tampa, Florida 33602

CLAIM FILED
JACKSONVILLE, FLORIDA

APR 05 2010

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

Re: Previous Taylor Bean and Whitaker Customer Loan Number 1819694- Tax and Insurance escrow refunds. Claudia R Hilton. Case Docket # 3:09-bk 07047-JAF

I greatly appreciate your attention to this request:

I was a Taylor Bean and Whitaker (TBW) customer. On April 1, 2009 TBW purchased a property policy (insurance) and disbursed funds from my escrow to pay PROCTOR for this insurance for the amount of \$1,781.39. However, my home Owners Association had faxed to TBW (Insurance Assistance Team) the Condo Master Association Policy before April 1, 2009. I spoke with TBW contact representatives every beginning of each month since April, 2009 and they told me that TBW did receive a copy of my master policy. Every single month, since April, I inquire with the contact representatives when, TBW was going to eliminate from my escrow account the \$1,781.39 because I already had proved to TBW that I had insurance on my property. Each one of them told me that TBW already have requested to the insurance company the refund of the money and as soon as they receive the refund they will eliminate this amount from my account. In every single phone call I asked the contact representative to enter into the records system my request and their respond. I trust in TBW. But they did lie to me. I was concerned with the fact that the Insurance Company was taken so long to "refund" the money, for that reason I called every single month.

On May 1st, June 5th, July 1st and August 4th I called TBW and in every single phone call the contact representative told me that they have proof of my policy and that the Insurance Company was going to send the "Re-fund" to them and they will fix my escrow. On August 1, 2009 when I was going to pay my Mortgage I realized my monthly payment had increased because of this insurance. I spoke with TBW contact representatives on August 1, August 4, August 13, 2009 and they told me that the insurance company was going to refund the money because they already had requested it. Unfortunately on August 15, 2009 I called again TBW and a contact representative told me that the company had filed for Bankruptcy and now my Loan had been transferred to a new service provider (on August 29 I knew that my new service provider was: CENLAR) and they will be in charged to solve this issue and correct my escrow account. This has not happened yet despite the fact I have mailed several letters to CENLAR.

This is was the payment amount TBW transfer to my new services provider:

Principal and Interest	\$745.57
Tax and Insurance	\$237.47
Total payment	\$983.04

T, B & W Mortgage Corp.

01368

Previous to August, 2009 my payments were:

Principal and Interest	\$747.50
Taxes	\$105.54
Principal	\$ 50.00
Total	\$903.04

I began to pay \$50 to my principal on February, 2009.

On December 3, 2009 I spoke with PROCTOR FINANCIAL (Insurance Company/Annie). She told me that only until August 6, 2009, TBW requested to them to cancel the policy (when TWB representatives had told me since April/May that they already had requested the refund). PROCTOR FINANCIAL sent the "Re-fund" to TBW on August 7, 2009. On November 2, and December 2, 2009, January 29, 2009 I Spoke with TBW Representatives again. They told me that they received the funds back from PROCTOR FINANCIAL (\$1,781.32). TBW knew since August 7, 2009 that they could have been able to review my escrow account and eliminate from the escrow \$1,781.32 for the insurance policy before the loan would have been transferred to CENLAR and they didn't. **The issue here is that, despite of this fact, TBW transferred my loan to CENLAR (on August 17, 2009) with a negative escrow balance because of the insurance policy, when TBW knew that I did not need the policy and TBW already had received the REFUND from the insurance company, PROCTOR FINANCIAL.**

I have mailed several letters to CENLAR, explaining this issue. Nowadays I am paying to CENLAR:

Principal and Interest	\$745.57
County taxes	\$ 94.04
Shortage	\$ 60.53 **
Total	\$900.14

The item "Shortage" it is what they are making me pay to cover the negative balance of my escrow account because of the insurance balance was transfer to them. TBW received from PROCTOR the Re-fund of \$ 1,781.39, TBW did not correct my escrow account, and now I am paying this amount to the new service provider that has not been able to solve this issue either.

This issue has caused me a lot of problems. I cannot pay my principal when I am willing to pay it because CENLAR will credit every single payment to my escrow, my interest payment cannot be reduced because I cannot pay my principal, I cannot refinance because the information account is incorrect, and I cannot sell because if I request information from my account the escrow balance is incorrect.

My question is: **Who is going to solve this problem. On February 24, 2010 Judge Jerry A. Funk signed the ORDER ESTABLISHING PROTOCOL TO RESOLVE BORROWERS ISSUES. I understand the Judge approved the Issue 2: Tax and Insurance Escrow Refund. I want to make sure I am included in this protocol and TBW will refund to me \$1,781.39 that they received from PROCTOR FINANCIAL (insurance company) and that now CENLAR is forcing me to pay. I know that \$1,781,39 is a minimal percentage of all the money TBW owes for escrow refunds, but this is very important for me and my future decisions.**

I am a single mother that has made all the effort to pay my monthly payments. I have been current in all my payments. I was paying interest and also making an effort to begin to pay my principal, and even to take the chance to refinance my home, but this issue has caused me a lot of problems. **I am requesting that someone, take the chance to review my case, and explain to me when, and how TBW is going to solve this issue; and if I am included in the pool of Borrowers that are expecting a refund from TBW. This is very important for me to be able to move forward and continue to make payments to my principal with CENLAR.**

Sincerely,



Claudia Hilton
4737 Oregon Trail Way
Herriman, Utah 84096
Phone (801) 699-4703

Taylor, Bean - Service Released
 1417 N. Magnolia Avenue
 Ocala, FL 34475-9078
 (888)225-2164

CLAUDIA HILTON
 4737 WEST OREGON TRAIL WAY
 HERRIMAN UT 84096

Starting Balances	
Deferred Principal Balance:	.00
Principal:	138,000.00
Tax & Insurance:	818.58
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	.00
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00
Property Address	
4737 WEST OREGON TRAIL WAY HERRIMAN UT 84096	

Loan Activity Report

November 3, 2009

Loan # 1819694

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
					1.55	.00	.00	.00	.00	.00	138,000.00
ITI	06/30/07	1.55	.00	.00	1.55	.00	.00	.00	.00	.00	820.13
	06/29/07			.00							138,000.00
REG	08/01/07	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	901.99
	08/06/07			.00							138,000.00
REG	09/01/07	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	983.85
	09/04/07			.00							138,000.00
ITI	09/30/07	6.77	.00	.00	6.77	.00	.00	.00	.00	.00	990.62
	10/01/07			.00							138,000.00
REG	10/01/07	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	1,072.48
	10/09/07			.00							138,000.00
REG	11/01/07	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	1,154.34
	11/05/07			.00							138,000.00
DIS	12/01/07	-1,155.42	.00	.00	-1,155.42	.00	.00	.00	.00	.00	-1.08
	11/08/07			.00							138,000.00
REG	12/01/07	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	80.78
	12/07/07			.00							138,000.00
ITI	12/31/07	3.57	.00	.00	3.57	.00	.00	.00	.00	.00	84.35
	12/28/07			.00							138,000.00
REG	01/01/08	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	166.21
	01/07/08			.00							138,000.00
REG	02/01/08	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	248.07
	02/05/08			.00							138,000.00
REG	03/01/08	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	329.93
	03/05/08			.00							138,000.00
ITI	04/01/08	1.88	.00	.00	1.88	.00	.00	.00	.00	.00	331.81
	04/01/08			.00							138,000.00
REG	04/01/08	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	413.67
	04/04/08			.00							

Loan Activity Report

November 3, 2009

Loan # 1819694

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/Curtailment	T&I Paid	Misc Ins	Late Chrg/Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
								.00	.00	.00	138,000.00
REG	05/01/08	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	495.53
	05/07/08			.00			.00	.00	.00	.00	138,000.00
REG	06/01/08	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	577.39
	06/06/08			.00			.00	.00	.00	.00	138,000.00
ITI	06/25/08	3.54	.00	.00	3.54	.00	.00	.00	.00	.00	580.93
	06/25/08			.00			.00	.00	.00	.00	138,000.00
REG	07/01/08	829.36	747.50	.00	81.86	.00	.00	.00	.00	.00	662.79
	07/07/08			.00			.00	.00	.00	.00	138,000.00
REG	08/01/08	853.04	747.50	.00	105.54	.00	.00	.00	.00	.00	768.33
	08/07/08			.00			.00	.00	.00	.00	138,000.00
REG	09/01/08	853.04	747.50	.00	105.54	.00	.00	.00	.00	.00	873.87
	09/08/08			.00			.00	.00	.00	.00	137,146.96
CUR	10/01/08	853.04	.00	.00	.00	.00	.00	.00	.00	.00	873.87
	09/08/08			853.04			.00	.00	4.62	.00	137,146.96
REG	10/01/08	853.04	742.88	.00	105.54	.00	.00	.00	.00	.00	979.41
	09/12/08			.00			.00	.00	-4.62	.00	137,146.96
ADJ	11/01/08	.00	.00	.00	4.62	.00	.00	.00	.00	.00	984.03
	09/12/08			.00			.00	.00	4.62	.00	137,146.96
ADJR	11/01/08	.00	.00	.00	-4.62	.00	.00	.00	.00	.00	979.41
	09/15/08			.00			.00	.00	-4.62	.00	137,146.96
REGR	10/01/08	-853.04	-742.88	.00	-105.54	.00	.00	.00	.00	.00	873.87
	09/15/08			.00			.00	.00	.00	.00	138,000.00
CURR	10/01/08	-853.04	.00	.00	.00	.00	.00	.00	.00	.00	873.87
	09/15/08			-853.04			.00	.00	.00	.00	138,000.00
REGR	09/01/08	-853.04	-747.50	.00	-105.54	.00	.00	.00	.00	.00	768.33
	09/15/08			.00			.00	.00	.00	.00	137,146.96
REG	09/01/08	1,706.08	747.50	.00	105.54	.00	.00	.00	.00	.00	873.87
	09/15/08			853.04			.00	.00	.00	.00	138,000.00
REGR	09/01/08	-1,706.08	-747.50	.00	-105.54	.00	.00	.00	.00	.00	768.33
	09/15/08			-853.04			.00	.00	.00	.00	138,000.00
REG	09/01/08	853.04	747.50	.00	105.54	.00	.00	.00	.00	.00	873.87
	09/15/08			.00			.00	.00	.00	.00	138,000.00
ITI	09/30/08	6.26	.00	.00	6.26	.00	.00	.00	.00	.00	880.13
	09/29/08			.00			.00	.00	.00	.00	138,000.00
REG	10/01/08	853.04	747.50	.00	105.54	.00	.00	.00	.00	.00	985.67
	10/03/08			.00			.00	.00	.00	.00	138,000.00
REG	11/01/08	853.04	747.50	.00	105.54	.00	.00	.00	.00	.00	1,091.21
	11/05/08			.00			.00	.00	.00	.00	138,000.00
DIS	12/01/08	-1,128.47	.00	.00	-1,128.47	.00	.00	.00	.00	.00	37.26
	11/12/08			.00			.00	.00	.00	.00	138,000.00
REG	12/01/08	853.04	747.50	.00	105.54	.00	.00	.00	.00	.00	68.2E
	12/05/08			.00			.00	.00			

Loan Activity Report

November 3, 2009

Loan # 1819694

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/Curtailment	T&I Paid	Misc Ins	Late Chrg/Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
					3.90	.00	.00	.00	.00	.00	138,000.00
ITI	12/31/08	3.90	.00	.00							72.18
	12/30/08			.00					.00	.00	138,000.00
REG	01/01/09	853.04	747.50	.00	105.54	.00	.00	.00	.00	.00	177.72
	01/07/09			.00					.00	.00	137,950.00
CUR	02/01/09	50.00	.00	.00	.00	.00	.00	.00	.00	.00	177.72
	01/07/09			50.00					.00	.00	137,950.00
REG	02/01/09	852.77	747.23	.00	105.54	.00	.00	.00	.00	.00	283.26
	02/06/09			.00					.00	.00	137,900.00
CUR	03/01/09	50.00	.00	.00	.00	.00	.00	.00	.00	.00	283.26
	02/06/09			50.00					.00	.00	137,900.00
REG	03/01/09	852.50	746.96	.00	105.54	.00	.00	.00	.00	.00	388.80
	03/05/09			.00					.00	.00	137,850.00
CUR	04/01/09	50.00	.00	.00	.00	.00	.00	.00	.00	.00	388.80
	03/05/09			50.00					.00	.00	137,850.00
DIS	04/01/09	-1,781.39	.00	.00	-1,781.39	.00	.00	.00	.00	.00	-1,392.59
	03/20/09			.00					.00	.00	137,850.00
ITI	03/31/09	1.59	.00	.00	1.59	.00	.00	.00	.00	.00	-1,391.00
	03/27/09			.00					.00	.00	137,850.00
REG	04/01/09	852.23	746.69	.00	105.54	.00	.00	.00	.00	.00	-1,285.46
	04/08/09			.00					.00	.00	137,800.00
CUR	05/01/09	50.00	.00	.00	.00	.00	.00	.00	.00	.00	-1,285.46
	04/08/09			50.00					.00	.00	137,800.00
REG	05/01/09	851.96	746.42	.00	105.54	.00	.00	.00	.00	.00	-1,179.92
	05/05/09			.00					.00	.00	137,748.00
CUR	06/01/09	52.00	.00	.00	.00	.00	.00	.00	.00	.00	-1,179.92
	05/05/09			52.00					.00	.00	137,748.00
REG	06/01/09	851.68	746.14	.00	105.54	.00	.00	.00	.00	.00	-1,074.38
	06/08/09			.00					.00	.00	137,696.00
CUR	07/01/09	52.00	.00	.00	.00	.00	.00	.00	.00	.00	-1,074.38
	06/08/09			52.00					.00	.00	137,696.00
ITI	06/30/09	.00	.00	.00	.00	.00	.00	.00	.00	.00	-1,074.38
	06/29/09			.00					.00	.00	137,696.00
REG	07/01/09	851.39	745.85	.00	105.54	.00	.00	.00	.00	.00	-968.84
	07/07/09			.00					.00	.00	137,644.00
CUR	08/01/09	52.00	.00	.00	.00	.00	.00	.00	.00	.00	-968.84
	07/07/09			52.00					.00	.00	137,644.00
EXP	08/01/09	138,612.84	.00	137,644.00	968.84	.00	.00	.00	.00	.00	.00
	08/12/09			.00					.00	.00	.00
Totals:		155,115.71	17,934.29	137,644.00	-818.58	0.00	0.00	0.00	0.00	0.00	0.00
				356.00				0.00			0.00

insurance

extra advance

Tax and Insurance Account Disclosure Statement

June 25, 2009

TAYLOR, BEAN & WHITAKER MORTGAGE CORP
 1417 N. Magnolia Avenue
 Ocala, FL 34475-9078
 (888)225-2164

Loan Number 1819694
 Due Date 07/01/09

Property Address:
 4737 WEST OREGON TRAIL WAY
 HERRIMAN UT 84096

CLAUDIA HILTON
 4737 WEST OREGON TRAIL WAY
 HERRIMAN UT 84096

Account History for 08/08 Through 07/09

Month	Projected T&I Pmt	Actual T&I Pmt	Projected T&I Disb	Actual T&I Disb	Disb Desc	Projected T&I Balance	Actual T&I Balance
Starting T&I Balance.....						770.26	662.79
August	96.29	105.54 *	0.00	0.00		866.55	768.33
September	96.29	111.80 *	0.00	0.00		962.84	880.13
October	96.29	105.54 *	0.00	0.00		1,059.13	985.67
November	96.29	105.54 *	1,155.42	1,128.47 *	County Taxes	0.00	-37.26
December	96.29	109.44 *	0.00	0.00		96.29	72.18
January	96.29	105.54 *	0.00	0.00		192.58	177.72
February	96.29	105.54 *	0.00	0.00		288.87	283.26
March	96.29	107.13 *	0.00	0.00		385.16	390.39
April	0.00	0.00	0.00	1,781.39 *	Property Insurance	385.16	-1,391.00 **
May	96.29	105.54 *	0.00	0.00		481.45	-1,285.46
June	96.29	105.54 *	0.00	0.00		577.74	-1,179.92
July	96.29	105.54 *	0.00	0.00		674.03	-1,074.38
Totals.....	1,155.48	1,278.23	1,155.42	2,909.86		770.32	-968.84

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

Your mortgage payment, as of the last T&I Account Disclosure Statement, was 853.04. The breakdown was as follows: 747.50 Principal and Interest, 105.54 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

Last year, we anticipated that disbursements from your T&I account would be made during this period equalling 1,155.42. Under RESPA, your low monthly T&I balance should not have exceeded 192.58, or 1/6 of anticipated disbursements. Under your mortgage contract, your low monthly T&I balance should not have exceeded 0.00. Under your servicers selected low point, your low monthly T&I balance should not have exceeded 192.58. The low balance was -1,391.00**.

Review the difference in the activity that we projected to occur against the actual history. Possibilities for not reaching the low balance may include:

1. A tax bill, insurance bill, or other T&I item was paid at a lower amount than projected, or was paid later than projected.
2. A surplus from a prior year was not eliminated.
3. Unscheduled deposits were made to the T&I account.
4. Unscheduled disbursements were made from the T&I account.

For further explanation, please call Servicing Department.

Tax and Insurance Account Disclosure Statement

June 25, 2009

TAYLOR, BEAN & WHITAKER MORTGAGE CORP
 1417 N. Magnolia Avenue
 Ocala, FL 34475-9078
 (888)225-2164

Loan Number 1819694
 Due Date 07/01/09

Property Address:
 4737 WEST OREGON TRAIL WAY
 HERRIMAN UT 84096

CLAUDIA HILTON
 4737 WEST OREGON TRAIL WAY
 HERRIMAN UT 84096

Account Projection Detail for 08/09 Through 07/10

Month	Projected T&I Pmt	Projected T&I Disb	Disb Desc	Current Bal Projection	Required Bal Projection
Starting T&I Balance.....				-968.84	752.31
August	94.04	0.00		-874.80	846.35
September	94.04	0.00		-780.76	940.39
October	94.04	0.00		-686.72	1,034.43
November	94.04	1,128.47	County Taxes	-1,721.15	0.00 **
December	94.04	0.00		-1,627.11	94.04
January	94.04	0.00		-1,533.07	188.08
February	94.04	0.00		-1,439.03	282.12
March	94.04	0.00		-1,344.99	376.16
April	94.04	0.00		-1,250.95	470.20
May	94.04	0.00		-1,156.91	564.24
June	94.04	0.00		-1,062.87	658.28
July	94.04	0.00		-968.83	752.32
Totals.....	<u>1,128.48</u>	<u>1,128.47</u>			

Tax and Insurance Account Disclosure Statement

June 25, 2009

Loan Number 1819694
Due Date 07/01/09

Account Projection Summary for 08/09 Through 07/10

Projected T&I Payment:	94.04 (12 payments)		New Payment Information:	
Current Balance Projected Low Point:		-1,721.15	Current P&I Payment:	745.85
Less the lowest of the following:			T&I Payment:	94.04
RESPA Allowed Low Point:	188.08		1/12 of Deficiency:	80.74
Mtg Document Allowed Low Point:	0.00		1/12 of Shortage:	62.69
Low Point Selected By Servicer:	188.08	0.00		
Net Balance:		1,721.15		
		968.84		
Plus Deficiency:		752.31		
Resulting Shortage:		-968.84	New Payment Effective:	08/01/09
T&I Balance:		968.84		<u>983.32</u>
Plus Deficiency:		752.31		
Plus Shortage:				
Required Beginning Balance Projection to				
Ensure Low Point (incl reserves) of:	0.00 **	752.31		

You have a deficiency of 968.84. This deficiency may be collected from you over a period of two months or more unless the deficiency is less than one month's deposit, in which case we have the additional option of requesting payment within 30 days. WE WILL ASK YOU TO PAY IT OVER 12 MONTHS ENDING WITH THE 07/01/10 PAYMENT, AFTER WHICH YOUR PAYMENT WILL BE REDUCED BY THIS AMOUNT.

After considering the deficiency, you still have a remaining shortage of 752.31. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than one month's deposit, in which case we have the additional option of requesting payment within 30 days. WE HAVE DECIDED TO COLLECT IT OVER 12 MONTHS.

An "F" indicates a reserve amount held in the account for a future year disbursement.

Reserves held for items yet to be paid are needed in your escrow account to pay for tax and/or insurance items that were due to be paid prior to the T&I computation period, as indicated.

For further explanation, please call Servicing Department.

Keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

Current Information

Current Loan Information

Loan Number: 0029426970 as of 09/28/2009
 Property Address: 4737 W OREGON TRL WAY
 HERRIMAN, UT 84096-0000
 Borrower Name: CLAUDIA HILTON
 Home Phone: (801) 878-3386
 Other Phone: (801) 328-8891

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We are pleased to announce, as a limited time offer, all fees related to web payments will be waived. This is our way of saying welcome and thank you for your business.

Tax/Insurance - We are working diligently to complete a review of our inventory and expect our records to be updated by September 1st. We appreciate your patience during this transition. Please visit our website on or after September 1st to verify your tax and/or insurance information.

Optional Insurance - If you had optional insurance (accident and health, disability, mortgage, or life) this service will continue with us.

General Loan Information			
Current Principal Balance	\$137,644.00	Current Interest Rate	6.500%
Loan Origination Date	06/07/2007	Original Loan Amount	\$138,000.00
First Payment Due Date	08/01/2007	Loan Type	Conventional without PMI ARM
Maturity Date	07/2037	Payment Method	Unknown
Next ARM Adjustment	08/01/2017		

Payment Information

Scheduled Payment Breakdown:

Next Payment Due* 09/01/2009
 Principal & Interest \$745.57
 Homeowner's Insurance(s) \$148.44
 County Tax \$89.03
 09/01/2009 Scheduled Payment **\$983.04**

→ no have to be paid

Payments received more than 15 days after the payment due date may require a late charge of \$37.28.

* If Next Payment Due date is in the past, additional payments, charges and/or fees may be required to

bring your loan current.

Year-To-Date Totals			
Principal	\$356.00	Property Taxes	\$0.00
Interest	\$5,972.36	Hazard Insurance	\$0.00

Encryption security for this loan information website will require Microsoft Internet Explorer version 5.5 or higher, or an equivalent non-Microsoft browser. Please be sure that your browser meets this requirement to ensure adequate security for the transmission of sensitive information and uninterrupted service.

To protect your account information, we've added security questions to your account log in. You are required to create a User ID and Password and answer security questions before you can access your account. After you have created a User ID and password, you will not be required to do it again. To begin, please select the Register User ID/Password Link above.