

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div. PROOF OF CLAIM

Name of Debtor: TB & W Mortgage

Case Number: 3:09-bk-0747-J AF

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): William L. and Jennifer P. Moore

Name and address where notices should be sent: William Moore, 107 White Circle, Billings MT 59105, Telephone number: 406-256-5891

Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: (If known) Filed on:

Name and address where payment should be sent (if different from above): CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE, FLORIDA

Telephone number:

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

1. Amount of Claim as of Date Case Filed: \$ 1286 98

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.

2. Basis for Claim: Mortgage Escrow (See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 7007

3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)

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: [X] 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: \$ 1286 98 Amount Unsecured: \$

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. (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:

Date: 4/8/2010

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.

FOR COURT USE ONLY

T, B & W Mortgage Corp. 01413

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 **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



State Farm Fire and Casualty Company

PO Box 5000
Dupont, WA 98327-5000

D-15- 1267-F471 H F

000325

MOORE, JENNIFER & WILLIAM
107 WHITE CIR
BILLINGS MT 59105-2319

Location: Same as Mailing Address

Loss Settlement Provisions (See Policy)

- A1 Replacement Cost - Similar Construction
- B1 Limited Replacement Cost - Coverage B

Forms, Options, and Endorsements

- Homeowners Policy FP-7955.MW
- Business Pursuits OPT BU
- Increase Dwlg up to \$33,220 OPT ID
- Jewelry and Furs \$1,500/\$2,500 OPT JF
- Amendatory Endorsement FE-7226.2
- Policy Endorsement FE-5320
- Fungus (Including Mold) Excl FE-5398
- Motor Vehicle Endorsement FE-5452
- Telecommuter Coverage FE-5831
- Amendatory Collapse FE-5405
- Amendatory Debris Removal FE-5480

RENEWAL CERTIFICATE

POLICY NUMBER 26-BS-1445-0

Homeowners Policy
AUG 19 2009 to AUG 19 2010

SEE BALANCE DUE FOR RENEWAL OFFER

TO BE PAID BY MORTGAGEE

Coverages and Limits

Section I

A Dwelling		\$166,100
Dwelling Extension	Up To	16,610
B Personal Property		124,575
C Loss of Use		Actual Loss Sustained

Deductibles - Section I

All Losses	500
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Section II

L Personal Liability	\$100,000
Damage to Property of Others	500
M Medical Payments to Others (Each Person)	1,000

Annual Premium \$1,060.0

Premium Reductions

Home/Auto Discount	216.0
Claim Free Discount	270.0

Inflation Coverage Index: 201.1

This policy does not provide earthquake coverage. If you are interested in obtaining earthquake coverage, please contact your State Farm agent for more information concerning the coverage and eligibility criteria.

138-3076 1.7 Rev. 11-14-2005 (013089b)

If you have moved, please contact your agent.
See reverse side for important information.

Thanks for letting us serve you. We appreciate our long term customers.
Agent GEORGE ANDRIKOPOULOS

E 0768 2011 1
2F,D6,DR,NP

Telephone (406) 651-0610

REP

Prepared JUN 15 2009



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:	07/07/2009
Loan Number:	1001856
Interest Rate:	6.000%
Payment Due Date:	08/01/2009
Regular Monthly Payment:	\$1,214.55
Total Payment(s) Due:	\$1,214.55
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$1,214.55



Return Service Requested 21406 93
William L Moore & Jennifer P Moore
107 White Cir
Billings, MT 59105-2319

Account Balances:

Principal Bal. on 07/07/2009	\$140,740.22
Escrow Bal. on 07/07/2009	\$968.76
Interest Paid Year to Date	\$4,953.96
Taxes Paid Year to Date	\$949.07
Insurance Paid Year to Date	\$0.00
Late Charges Paid Year to Date	\$0.00

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
06/22/2009	Escrow Disbursement	\$0.00	\$0.00	-\$77.24	\$0.00	\$0.00	-\$77.24
	MGIC Mortgage Guaranty Insurance				23344577		
07/03/2009	Regular Payment	\$191.67	\$704.66	\$318.22	\$0.00	\$0.00	\$1,214.55

Customer Service Info:

Customer Service Inquiries:
(888) 225-2164
(352) 671-0250
View Account Information online:
www.TaylorBean.com
Customer Service Hours:
9:00 am - 8:00 pm EST
Monday through Friday
E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: State Farm Insurance
Ins Policy No.: 26-BS-1445-0 F



bmcgroup.com

*Left to top Link find AEBE
check TB&W
disclaimer
file a claim
physical address*

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 #: 1001856

Property Address:

107 WHITE CIRCLE
Billings, MT 59105

Customer:

William L Moore & Jennifer P Moore
107 White Cir
Billings, MT 59105-2319

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:	\$1,214.55
Total Amount Due:	\$1,214.55
Amount Due if Received After 08/16/2009:	\$1,259.37

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:

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



0001001856000012145500001259370

This statement is prepared by Taylor, Bean & Whitaker Mortgage Corp. All amounts are estimates and subject to change without notice. Please refer to the back of this statement for more information.

**** CONTINUATION ****

The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI Cancellation, contact us at PO Box 77404, Ewing, NJ 08628 or call 1-866-430-9689.

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ACCOUNT HISTORY

The following statement of activity in your escrow account from 08/09 through 01/10 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	Actual Escrow
	Projected	Actual	Projected	Actual		Account Balance	Account Balance
					Beginning Balance	\$.00	\$149.74
September		318.22 *		77.24 *	PMI	.00	390.72
September				1,060.00 *	HAZARD INS	.00	669.28-
October		318.22 *		77.24 *	PMI	.00	428.30-
November		318.22 *		77.24 *	PMI	.00	187.32-
November				950.58 *	R.E. TAX	.00	1,137.90-
December		318.22 *		77.24 *	PMI	.00	896.92-
January		318.22 E		77.24 E	PMI	.00	655.94-

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 02/10 through 01/11 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.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			Beginning Balance	\$655.94-	\$739.98
February	323.87	77.24	PMI	409.31-	986.61
March	323.87	77.24	PMI	162.68-	1,233.24
April	323.87	77.24	PMI	83.95	1,479.87
May	323.87	77.24	PMI	330.58	1,726.50
May		949.07	R.E. TAX	618.49-	777.43
June	323.87	77.24	PMI	371.86-	1,024.06
July	323.87	77.24	PMI	125.23-	1,270.69
August	323.87	77.24	PMI	121.40	1,517.32
August		1,060.00	HAZARD INS	938.60-	457.32
September	323.87	77.24	PMI	691.97-	703.95
October	323.87	77.24	PMI	445.34-	950.58
November	323.87	77.24	PMI	198.71-	1,197.21
November		950.58	R.E. TAX	1,149.29-	246.63
December	323.87	77.24	PMI	902.66-	493.26
January	323.87	77.24	PMI	656.03-	739.89

Your Projected Escrow Account Balance as of 01/31/10 is **\$655.94-**. Your Required Beginning Escrow Balance according to this analysis should be **\$739.98**.

This means your escrow account is under-funded by a total of **\$1,395.92**. You have a Deficiency of **\$655.94**, and a Shortage of **\$739.98**. Per Federal law, the Deficiency may be collected from you over 2 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. The Shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so we may require payment within 30 days. We will collect the Deficiency and the Shortage over 12 months.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P&I)	\$896.33
	Escrow Deposit	\$323.87
	Deficiency/Shortage/Surplus	\$116.33
	Optional Insurance	\$0.00
	Other	\$0.00
	Less: Buydown/Assistance Payment	\$0.00
New Loan Payment	Beginning	02/01/10
		\$1,336.53

Important note to our Automatic Draft Customers: Any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

***** CONTINUED ON NEXT PAGE *****

S H O R T A G E

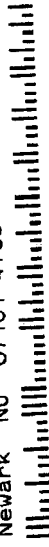
Shortage Amount: \$1,395.92

Loan Number: 0030002141

Name: WILLIAM L MOORE
JENNIFER MOORE

If you choose to pay your escrow shortage of \$1,395.92 in full, your new loan payment amount will be \$1,220.20. Please include your loan number on your check and make it payable to Central Loan Admin & Reporting and send to:

Central Loan Admin & Reporting
P.O. Box 11733
Newark NJ 07101-4733



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