

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

PROOF OF CLAIM

In re:
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.

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

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property
If necessary, please cross out pre-printed address and write in change of address.

Katrina Duran - Pro'se
7346 Hill Ave.
Holland, ON 43528

CLAIM FILED
JACKSONVILLE, FLORIDA

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

THIS SPACE IS FOR COURT USE ONLY

Creditor Telephone Number *(419) 514-4603* Check box if address is where notices to be sent.

APR 15 2010

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

Check this box if you are
CLERK OF BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

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

Claim Number (if known):

Filed on:

Payment Telephone Number ()

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ *65,000*

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:

ATTORNEY FEES & LOSS OF INCOME

(See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:

3a. Debtor may have scheduled account as:

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 set off and provide the requested information

Nature of property or right of setoff:

Describe:

Real Estate Motor Vehicle Other

Value of Property: \$

Annual Interest Rate: % if any: \$

Secured Claim Amount: \$

Unsecured Claim Amount: \$ *65,000*

DO NOT include the priority portion of your claim here.

Amount of arrearage and other charges as of time case filed included in secured claim,

Basis for Perfection:

5. PRIORITY CLAIM

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.

Unsecured Priority Claim Amount: \$

Include ONLY the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:

- Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).
- 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).
- Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

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).

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

* 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.

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

7. SUPPORTING DOCUMENTS: Attach redacted copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See definition of "redacted" on reverse side.)

If the documents are not available, please explain.

DATE-STAMPED COPY To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

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

The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, telecopy or other electronic means NOT accepted), so that it is actually received on or before 5:00 p.m. prevailing Eastern Time on June 15, 2010, the Bar Date (as defined in the Bar Date Notice).

By Regular Mail to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing
PO Box 3020
Chanhassen, MN 55317-3020

By Hand, Courier, Or Overnight Delivery to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing
18750 Lake Drive East
Chanhassen, MN 55317

THIS SPACE FOR COURT USE ONLY

T, B & W Mortgage Corp.



01426

DATE
4/14/10

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.

Katrina Duran

Attorney Fees

Schedule of Charges:

11/03/2007 to 4/14/2010

Pro'se, -Katina Duran - Attorney charges for case on behalf of Taylor Bean and Whitaker Mortgage Corp.

Documents, Phone Calls, Exceeding Calls on hold. Recorded Hours Logged, to many affiliates of TBandW.

Preparing Financial Documents, Bank Statements, gathering of loan modification documents. Negotiations

between TBandW, and myself. Fivolous requests from Bank Of America, time, interest, and promises made

by these lenders and never kept, *Loss of income, -*

Filed and prepared over 9 times a package of personal information to these Mortgage Company's.

4/09/2010-4/14/2010 - Foreclosure Recovery, filed on behalf of BAC home loans, preparation and court entry's filed

in Lucas County, Toledo, Ohio Common Pleas Court.

Services Rendered- \$65,000 for 260 hours of work on behalf of the mortgage at 7346 Hill Ave.

Holland, Ohio 43528.

Respectfully Sumbitted,

Katina Duran

Pro'se


CASE # 3:09-bk-07047-JAF

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 (IF NOT ALREADY PROPERLY FILLED IN)

Court, Name of Debtor, and Case Number:

Use this proof of claim form only if you are asserting a claim against the Debtor, Taylor, Bean & Whitaker Mortgage Corp. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.

| DEBTOR | CASE NO | PETITION DATE |
|--|-------------------|---------------|
| Taylor, Bean & Whitaker Mortgage Corp. | 3:09-bk-07047-JAF | 8/24/2009 |

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 (in lawful US currency) owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. 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.

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. Supporting 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 if documentation is voluminous or an explanation if documentation is not available. 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). 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. 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.

Date-Stamped Copy:

Return claim form and attachments. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form.

Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

DEFINITIONS

DEBTOR

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

CREDITOR

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

CLAIM

A claim is the creditor's right to receive payment on a debt that was owed by the debtor 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 form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page

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 NONPRIORITY CLAIM

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

UNSECURED PRIORITY CLAIM 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.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other

INFORMATION

document showing that the lien has been filed or recorded.

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.

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.

ONCE YOUR CLAIM IS FILED YOU CAN OBTAIN OR VERIFY YOUR CLAIM NUMBER BY VISITING www.bmcgroup.com/tbwmortgage

To: Common Pleas Court of Lucas County, Ohio

Honorable Judge: Doneghy

CASE # G-4801-CI-0201002838

Defendants:

To:
BAC Home Loans
400 Countrywide Way
Simi Valley, CA 93065

To: Jeffrey Laurito :Attorney
35 Commercial Way
Springboro, OH 45066
1-937-743-4878

To:
TB&W Mortgage Corp
C/O BMC Group, Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Plaintiff:

Katina Duran
7346 Hill Ave
Holland, Ohio 43528

Pro'se

Submit both claims
Original -

Additional Information to Answer Complaint: ILLEGAL Foreclosure Proceedings Case Number:
G-4801-CI-0201002838

Filed 4/13/2010, the case should be dismissed as BAC, and TB&W is intentionally acting in fraud.
See Documents: Recorded Mortgage Deed, Date, and Time filed in Lucas County.
An Order Established to Resolve Borrowers Issues Granted in Case # 3-09-bk-07047-JAF
An Order on August 21, 2009 a Cease and Desist Order was granted against TB&W to stop foreclosures,
The U.S. Dept. of Housing and Urban Development (HUD), Freddie Mac, and Ginnie Mae suspended TB&W From Selling or servicing their loans.

SIGNED AND ACKNOWLEDGED IN THE PRESENCE OF:

(MERS) Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Taylor, bean & Whitaker Mortgage Corp.

BY *[Signature]*
ITS Serena Harman-Assist. Vice President

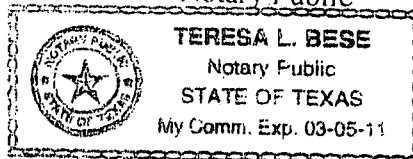
STATE OF TEXAS)
)SS.
COUNTY Dallas)

Before me, a Notary Public in and for the aforesaid County and State, personally appear the above named Serena Harman, to me known to be the person who executed the foregoing instrument, who being duly sworn, did say that he/she is ASSISTANT VICE PRESIDENT of (MERS) Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Taylor, bean & Whitaker Mortgage Corp., duly authorized to execute this Assignment of Mortgage, and acknowledged that he/she signed the said Assignment of Mortgage as said Serena Harman on behalf of (MERS) Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Taylor, bean & Whitaker Mortgage Corp., and that the signing of said instrument is a free act and deed of said Corporation and the free act and deed of the said Serena Harman.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal
April 10, Texas this ___ day of _____, 20___.

[Signature]
Notary Public

This instrument prepared by,
and upon recording, return to:
JEFFREY V. LAURITO, L.L.C.
35 Commercial Way
Springboro, OH 45066
937-743-4878



#1-800-613-6743

TO (The OCC)

The office of the Comptroller of the Currency.

OMB Control No. 1557-0232

Expiration Date: 12/31/2011

CUSTOMER COMPLAINT FORM

Transaction ID: 583B7CA2010

Please fill in this form completely. Once we receive your form, you will receive a confirmation e-mail. You will receive a separate e-mail containing your assigned case number within 48 hours. Please keep your case number for future contact with our office. You will have the option to PRINT the form after submission.

Have you tried to resolve your complaint with your financial institution?

Yes

The OCC recommends that you attempt to resolve your complaint with your financial institution first. Please contact your financial institution to allow them the opportunity to resolve your issue(s). If you have already contacted your financial institution, please select YES to proceed.

Helpful Hints:

- Check to make sure that your financial institution is a National Bank. Search Financial Institutions (a new browser window will open)
If you don't know the name of your bank, check your bank or credit card statement. The bank's name will be indicated on the statement.
- If your complaint involves more than one financial institution, you will need to submit a separate complaint form for each institution involved. You will receive separate case numbers for each institution. Do NOT send additional information unless requested.
- Complaints should NOT be emailed, faxed, or mailed in addition to the online submission. Only ONE form should be submitted unless your complaint involves more than one financial institution. The online form is subject to user time limitations for security purposes. If your session exceeds the limitations, any information you have entered will be lost. To avoid this, gather all necessary information prior to entering the form.

Please Note:

- We cannot act as a court of law or as a lawyer on your behalf
- We cannot give you legal advice
- We cannot become involved in complaints that are in litigation or have been litigated

YOUR INFORMATION

The Account Owner/Holder should complete this section.

First Name:

Katina

Middle Name:

Last Name:

Duran

Street Address:

7346 Hill ave

City:

Holland

State:
OH
Phone:
4195144603
E-mail:
katinad@bex.net

Zip:
43528

What is the best way to contact you?

E-mail

When is the best time to contact you?

Morning

REPRESENTATIVE CONTACT INFORMATION

If you want us to communicate with your attorney or other legal representative directly, please provide the information below. **Your submission of this portion of the form authorizes our office to release information to your attorney or other legal representative if requested.**

Relationship:

Attorney ___ Representative ___ Not Applicable (Skip Section) X

Please indicate the type of authorization you have granted to your Attorney or Representative :

Power of Attorney ___ Letters Testamentary ___ Court Appointed Executor or Administrator ___

Other ___

Name of Representative:

First Name:

Middle Name:

Last Name:

Street Address:

City:

Zip:

State:

Phone:

E-mail:

What is the best way to contact your representative?

When is the best time to contact your representative?

FINANCIAL INSTITUTION OR COMPANY INFORMATION THAT IS SUBJECT OF THE COMPLAINT

Helpful Hint: If you don't know the name of your bank, check your bank or credit card statement. The bank's name will be indicated on the statement.

Name of Financial Institution or Company:

Bank Of America

Street:

7346 Hill Ave

City:

Holland

State:

Zip:

OH

43528

Phone:

4195144603

Type of Account(s): (If you are unsure of the type of account(s), please contact your financial institution for assistance.)

Deposit Account (Checking, Savings) ___ Credit Card ___

Loan Product
 (Consumer, Mortgage, Home Equity) Insurance _____
 Asset Management (Trust Accounts) _____ Consumer Leasing _____
 Insurance _____ Non-Deposit Account (Investments) _____
 Other _____

Have you tried to resolve your complaint with your financial institution or

YES

If Yes, when?

09/03/2010

How?

Phone

Has the financial institution responded to your complaint?

YES

If Yes, when?

09/17/2010

How?

Phone, Mail

Contact Name:

Lurito, Attorney for Bac

Title:

Attorney

COMPLAINT INFORMATION

Describe events in the order they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Be as brief and complete as possible to make the explanation clear. Do not include personal or confidential information such as your social security, credit card, or bank accounts numbers.

From Reference number 34F22B42010 compliant continues, Bank of America has recieved 25 billion dollars in TARP money from us, the taxpayers, to help struggling families get their homes modified. I for one, and was getting a complete run around. Now, illegally Bank of America has sent me foreclosure papers in March, 2010. A cease and desist order was filed against Taylor Bean who is my lender who committed fraud, now Bank of America claims their the lender. In August 2009, US dept. Of Housing and Urban Development(HUD) , Freddie Mac amd Ginnie Mae SUSPENDED Taylor Bean and Whitaker from SELLING and Servicing their loans. Bank Of America has no juristiction to foreclose and leagally foreclose when an order is in place restricting this demand of emergency due to informalities in my loan, and so many others, that has been evidenced and is being litigated with Taylor Bean and Whitaker through the US bankruptcy Court in Florida, where Taylor Bean and Whitaker was shut down by the FBI in August of 2009.

Please be advised that the issues described in this complaint will be shared with the financial institution or company in question.

PRIVACY ACT STATEMENT

The solicitation and collection of this information is authorized by 15 U.S.C. - 57a(f) and 12 U.S.C. 1 et seq. The information is solicited to provide the Office of the Comptroller of the Currency (OCC) with data that is necessary and useful in reviewing requests received from individuals for assistance in their interactions with national banks. The provision of requested information is voluntary. However, without such information, the ability to complete a review or to provide requested assistance may be hindered. It is intended that the information obtained through this solicitation will be used within the OCC and provided to the national bank that is the subject of the complaint or inquiry. Additional disclosures of

such information may be made to: (1) other third parties when required or authorized by statute or when necessary in order to obtain additional information relating to the complaint or inquiry; (2) other governmental, self-regulatory, or professional organizations having: (a) jurisdiction over the subject matter or the complaint or inquiry; (b) jurisdiction over the entity that is the subject of the complaint or inquiry; or (c) whenever such information is relevant to a known or suspected violation of law or licensing standard for which another organization has jurisdiction; (3) the Department of Justice, a court, an adjudicative body, a party in litigation, or a witness when relevant and necessary to a legal or administrative proceeding; (4) a Congressional office when the information is relevant to an inquiry initiated on behalf of its provider; (5) Other governmental or tribal organizations with which an individual has communicated regarding a complaint or inquiry about an OCC-regulated entity; (6) OCC contractors or agents when access to such information is necessary; and (7) other third parties when required or authorized by statute.

Date: 4/13/2010 10:54:00 AM

I certify that the information provided on this form is true and correct to the best of my knowledge.

I Certify I Do Not Certify

If a valid OMB Control Number does not appear on this form, you are not required to complete this form.