

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

PROOF OF CLAIM

Name of Debtor: Taylor, Bean & Whitaker MortgageCase 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.

Name of Creditor (the person or other entity to whom the debtor owes money or property):

John & Michelle Newman

Name and address where notices should be sent:

John & Michelle Newman
11106 Travis Gulch Drive
Charlotte, NC 28277

Telephone number:

704-543-8601☐ 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):

CLAIM FILED

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 or trustee in this case.1. Amount of Claim as of Date Filed: APR 15 2010\$ 2,394.82 (see attached)

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.

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

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: _____

(See instruction #2 on reverse side.)

3. Last four digits of any number by which creditor identifies debtor: 2941

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: ☐ 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: \$ 2,394.82 (see attached) 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:

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.

☐ 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)().

Amount entitled to priority:

\$ _____

*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.

Date:

4/12/10

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.

Newman [Signature]

FOR COURT USE ONLY

T, B & W Mortgage Corp.



01427



MONTHLY BILLING STATEMENT

John J Newman & Michelle Newman
11106 Travis Gulch Dr
Charlotte, NC 28277

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
------	-------------	------------------	-----------------	---------------	-------------	-------------	-------

General Billing Info:

Statement Date:	09/18/2009
Loan Number:	5002941
Interest Rate:	5.375%
Payment Due Date:	10/01/2009
Regular Monthly Payment:	\$1,732.82
Total Payment(s) Due:	\$1,732.82
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$1,732.82

Account Balances:

Principal Bal. on 09/18/2009	\$214,876.00
Escrow Bal. on 09/18/2009	\$2,698.31
Interest Paid Year to Date	\$917.56
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
Customer Service Hours:
9:00 am - 8:00 pm EST
Monday through Friday
E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Phoenix Insurance Company
Ins Policy No.: 9489645286331

Thank you for your prompt payment!
Please use the provided return envelope to expedite processing.

Loan #: 5002941

Property Address:

11106 Travis Gulch Drive
Charlotte, NC 28277

Customer:

John J Newman & Michelle Newman
11106 Travis Gulch Dr
Charlotte, NC 28277

PAYMENT DUE DATE: 10/01/2009
Regular Monthly Payment: \$1,732.82
Total Amount Due: \$1,732.82
Amount Due if Received After 10/16/2009: \$1,791.34

Please allow 7-14 days for delivery via mail.

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

(F1)

0005002941000017328200001791346



PO Box 211091
Eagan, MN 55121



last 4 digits.

+ 0251807 000049683 09CTLL 0954212

John Newman
Michelle Newman
11106 Travis Gulch Dr
Charlotte NC 28277-2263

August 18, 2009



NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING

RE: Taylor, Bean & Whitaker Mortgage Corp. Loan Number 0007079697
Central Loan Administration & Reporting Loan Number 0031727571

Dear Mortgagor(s):

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, has been assigned, sold, or transferred from Taylor, Bean & Whitaker Mortgage Corp. to Cenlar FSB d/b/a Central Loan Administration & Reporting effective August 12, 2009. The transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Your present servicer is Taylor, Bean & Whitaker Mortgage Corp. If you have any questions regarding the transfer of servicing from your present servicer, call Taylor, Bean & Whitaker Mortgage Corp.'s Customer Service Department at (888) 225-2164, between 9:00 A.M. and 6:00 P.M. (ET), Monday through Friday.

Central Loan Administration & Reporting will be your new servicer. The business addresses for your new servicer are as follows:

New Servicer - Central Loan Administration & Reporting

Correspondence Address:
P.O. Box 211091
Eagan, MN 55121

Payment Address:
P.O. Box 11733
Newark, NJ 07101-4733

Qualified Written Request:
P.O. Box 77423
Ewing, NJ 08628

The toll free number for your new servicer is (866) 430-9689. If you have any questions related to the transfer of servicing to Central Loan Administration & Reporting, call our Customer Service Department at (866) 430-9689 between 9:00 A.M. and 6:00 P.M., (ET) Monday through Friday. Please have your loan number available when calling. You can also access your loan information or make a payment 24 hours a day, 7 days a week by logging onto www.loanadministration.com.

The date that Taylor, Bean & Whitaker Mortgage Corp. stopped accepting payments from you was August 11, 2009. The date that Central Loan Administration & Reporting started accepting payments from you was August 12, 2009. Send all payments due on or after that date to Central Loan Administration & Reporting. Attached is a temporary coupon to be used until you receive your new coupon book.

If your mortgage payment is currently being drafted by Taylor, Bean & Whitaker Mortgage Corp. this service will be continued with Central Loan Administration & Reporting. If your payment did not draft in the month of August it will be drafted by Central Loan Administration & Reporting by the end of the month. If you would like to stop your automatic draft, please contact Central Loan Administration & Reporting at least 3 Business Days prior to your next scheduled draft. Please be assured that there will be no adverse reporting or action taken as a result of any delays.

If you would like to begin using our automatic drafting service, please complete the enclosed authorization form and return it with a voided check or encoded deposit slip to the address indicated on the form. When you select this option you have the added convenience of picking your payment date (any day between the 1st and the 10th of each month). Because of the required lead time to set up automatic deduction, it will be necessary for you to continue mailing your payments until you are notified when your drafting will begin.

(C)

AUTOMATIC PAYMENT (ACH) AUTHORIZATION

Central Loan Administration & Reporting offers a convenient system that automatically debits your payment each month from your checking or savings account. To take advantage of this **FREE** service, simply complete this Automatic Payment (ACH) Authorization and return it along with an unsigned voided check or encoded deposit slip preprinted with your name, account number and bank's ABA number to: Drafting Department, PO Box 211091, Eagan, MN 55121. Your bank's ABA number is located on the bottom left of your check or deposit ticket. ABA numbers starting with a 5, 6, 7, 8 or 9 are not valid. Please contact your bank if you are unsure if your deposit ticket contains a valid ABA number.

Borrower Name: _____ Loan #: _____

I/We hereby authorize Central Loan Administration & Reporting to initiate a debit from my/our checking/savings account for my/our recurring scheduled loan payment. If the required payment changes for any reason, this authorization will be automatically amended to authorize the debit of an amount equal to the new required payment plus any optional additional principal indicated below.

You will be notified of the month in which the first transfer will occur, and this notification will serve as a substitute of the photocopy of your authorization form. **Please continue making payments by check until Central Loan Administration & Reporting notifies you that this authorization has been processed.**

Please check one:

Draft On: ☐ Due Date ☐ 4 Days Following Due Date ☐ 9 Days Following Due Date

OPTIONAL: In addition to my/our regular payment, please deduct an additional \$ _____ each month and apply to principal.

Bank Name: _____ City/State: _____

ABA/Bank Routing #: _____ Bank Phone #: _____

Please check one:

Account Type: ☐ Checking ☐ Savings Account#: _____

The authorization to initiate a debit from your account will remain in full force in effect until Central Loan Administration & Reporting receives written notice from you of its termination at least 15 days prior to the next scheduled draft date, or in such manner and time frame as to afford Central Loan Administration & Reporting and its correspondent bank a reasonable opportunity to act upon it. Termination requests must be mailed to: Drafting Department, PO Box 211091, Eagan, MN 55121.

Account Holder
Signature: _____ Date: _____

Joint Account Holder
Signature: _____ Date: _____

If you have questions regarding this program, please e-mail us at cs@cenlar.com, direct your written correspondence to Customer Service Department, PO Box 211091, Eagan, MN 55121, or call the Customer Service Department.

Please detach and mail with your payment.

SC0277-000

John Newman
Michelle Newman
11106 Travis Gulch Dr
Charlotte NC 28277-2263



Payment Due Date: 09/01/09
Total Amount Due: \$1,815.44

Loan Number:
0031727571

Make Check Payable to:
Central Loan Administration & Reporting

* If making your payment after the grace period, be sure to include late fees of \$61.82.

Central Loan Administration & Reporting
PO Box 11733
Newark, NJ 07101-4733

Additional Principal	\$ _____
Additional Escrow	\$ _____
Total Enclosed	\$ _____



(27)

3000031727571 0187726 0181544



TBW

1417 North Magnolia Avenue
Orlando, Florida 32815
407-225-2164

MONTHLY BILLING STATEMENT

General Billing Info:

Statement Date:	02/04/2009
Loan Number:	7079697
Interest Rate:	5.625%
Payment Due Date:	03/01/2009
Regular Monthly Payment:	\$1,811.36
Total Payment(s) Due:	\$1,811.36
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$1,811.36

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
01/07/2009	Unapplied Payment	\$0.00	\$0.00	\$2,508.01	\$0.00	\$0.00	\$2,508.01
01/07/2009	Unapplied Payment	\$0.00	\$0.00	\$-2,508.00	\$0.00	\$0.00	\$-2,508.00
01/08/2009	Unapplied Payment	\$0.00	\$0.00	\$-0.01	\$0.00	\$0.00	\$-0.01
02/03/2009	Regular Payment	\$524.16	\$1,021.45	\$265.75	\$0.00	\$0.00	\$1,811.36
02/03/2009	Curtailment	\$0.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.17

Account Balances:

Principal Bal. on 02/04/2009	\$217,384.72
Escrow Bal. on 02/04/2009	\$1,127.25
Interest Paid Year to Date	\$2,045.34
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
Customer Service Hours:
9:00 am - 8:00 pm EST
Monday through Friday
E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Travelers Insurance Companies
Ins Policy No.: 9489645286331

Thank you for your prompt payment!

The TB&W Customer Relations Call Center will be closed on
Monday, February 16, 2009.

Access your account information anytime at www.taylorbean.com.

Detach Here

Loan #: 7079697

Property Address:

11106 Travis Gulch Drive
CHARLOTTE, NC 28277

Customer:

John Newman & Michelle Newman
11106 Travis Gulch Drive
Charlotte, NC 28277

Please send this statement to the
address shown on the front of this statement
or to the address below.

PAYMENT DUE DATE: 03/01/2009
Regular Monthly Payment: \$1,811.36
Total Amount Due: \$1,811.36
Amount Due if Received After 03/16/2009: \$1,873.18

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

Extra Principal Paid

Extra Prepaid Paid

Late Charge Paid

Enter Total Amount Paid

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

(B1)

0007079697000016113600001873163

services are available to you online, 24 hours a day, at www.taylorbeanandwhitaker.com. The mailing address for general correspondence, overnight mail or certified mail is Taylor, Bean & Whitaker Mortgage Corp., 1417 North Magnolia Ave, Ocala, FL 34475-9078.

The first payment is due on **October 01, 2009**. Below is a breakdown of the proposed monthly payment for Loan Number **5002941**. All payment amounts are subject to final review from our corporate offices.

Principal & Interest (P&I):	\$	1,462.97
Total Escrow (T&I):	\$	269.85
Escrow - County, City and/or County/Township Taxes:		209.01
Escrow - Hazard Insurance:		60.84
Escrow - Other Taxes and Insurance:		
Escrow - Mortgage Insurance:		
Total Monthly Payment	\$	1,732.82

You will receive your initial monthly billing statement within the next few weeks. All payments are due on the 1st of each month. If you do not receive your first billing statement prior to the first payment due date, please detach one of the preprinted coupons below and mail your payment to:

Regular Mail:

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

Overnight or Certified Mail:

Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Avenue, Ocala FL 34475-9078

John J Newman

Signature

Michelle Newman

Signature

C0027

C0027_20090402.100005

Taylor, Bean & Whitaker Mortgage Corp.

P.O. Box 628204
Orlando, FL 32862-8204

Overnight/Certified Mail ONLY
1417 North Magnolia Avenue
Ocala, FL 34475-9078

Mortgage Payment Coupon

Please allow 7-14 days for delivery via regular mail.
Undesignated additional funds will be applied first to advances and fees due and then to principal.

PAYMENT DUE DATE: 10/01/2009
Regular Monthly Payment: \$ 1,732.82
Total Amount Due: \$ 1,732.82

Extra Principal Paid: \$ _____

Extra Escrow Paid: \$ _____

Late Charge Paid: \$ _____

Enter Total Amount Paid: \$ _____

Loan Number: 5002941

Customer:

John J Newman
Michelle Newman

Property Address:

1106 Travis Gulch Drive
Charlotte, NC 28277

00050029410000017328200001732827

Taylor, Bean & Whitaker Mortgage Corp.

P.O. Box 628204
Orlando, FL 32862-8204

Overnight/Certified Mail ONLY
1417 North Magnolia Avenue
Ocala, FL 34475-9078

Mortgage Payment Coupon

Please allow 7-14 days for delivery via regular mail.
Undesignated additional funds will be applied first to advances and fees due and then to principal.

PAYMENT DUE DATE: 10/01/2009
Regular Monthly Payment: \$ 1,732.82
Total Amount Due: \$ 1,732.82

Extra Principal Paid: \$ _____

Extra Escrow Paid: \$ _____

Late Charge Paid: \$ _____

Loan Number: 5002941

Customer:

Property Address:


1/14/2010

Bank of America | Online Banking | Tra...

Bank of America 

John Checking : Check Image

Check Image:

 **John F. Newman**
11100 Grants Blvd Dr.
Charlotte, NC 28277-2263

23

Date 9/15/09 843

Pay to the Order of Central Loan & Administration Reporting \$ 1732.82

One Thousand Seven Hundred Thirty Two Dollars & 82/100

Bank of America

ACH PAY INFORMATION

For 0031727571 Newman

⑆053000196⑆ 000692695629⑆ 0943

092309 016 5011
006655 0066 036 60
092309 016 5011 006655 0066 036 60
09556 9095-024 8

(A1)



John Checking : Check Image

Check Image:

	John F. Petman 11106 Trabis Gulch Dr. Charlotte, NC 28277-2263	001	Date: 10/20/09	949
Pay to the Order of	Taylor, Beers Whitaker Mortgage Corp		\$ 1,732.92	
	One Thousand Seven Hundred Thirty Two Dollars	\$100	Dollars	
Bank of America				
ACH 817 053800 PPM	1500 2991			
For	see attached letter			
	Petman			
⑆053000196⑆ 000692695629⑆ 0949 ⑆0000173282⑆				

REGIONS BANK
7100914140
0620000194

PAY TO THE ORDER OF
REGIONS BANK
FOR DEPOSIT ONLY
REGIONS BANK FID
TBM MORTGAGE CORP
ACCT# 312323772

(A2)

Bank of America



Check Image:

Account: 5002941		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER	\$1,732.82
JOHN J NEWMAN 11105 TRAVIS CULCH DR CHARLOTTE, NC 28277-2703		Please Direct Any Questions To: ONLINE BANKING - BILL PAYMENT	18/530 0000008383
			November 27, 2009
Pay ONE THOUSAND SEVEN HUNDRED THIRTY TWO AND 82/100		DOLLARS	
TAYLOR, DEAN & WHITMAN MORTGAGE ATTN: CASHIERING MAIL STOP 5 1417 N MACINOGA AVE OCALA, FL 34475 9076		\$ ***** 1,732.82	
To The Order Of	Void After 180 Days. Signature On File This check has been authorized by your depositor.		

#008383# 1:0530001961: 0006926956293 189 #0000173282#

408303944



FIELDS MAY 20 1979
 085 PM 0229/72-10
 0620000194
 7000480000

DO NOT WRITE AT ANY OF THE FOLLOWING UNLESS
RETURNED FOR RECONSTRUCTION UNIT

ENDD01152 MBL

5261-1975

42

1/14/2010

Bank of America | Online Banking | Tra...

Bank of America

John Checking : Check Image

Check Image:

Account: 5002941		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		\$1,732.82	
JOHN J HEWMAN 11108 TRAVIS GULCH DR CHARLOTTE, NC 28277-2103		001 Please Direct Any Questions To: (800) 275-5222 ONLINE BANKING - BILL PAYMENT		10/30 00000008391	
		BANK OF AMERICA, N.A.		December 29, 2009	
Pay ONE THOUSAND SEVEN HUNDRED THIRTY TWO AND 82/100				DOLLARS	
To The Order Of		TAYLOR BEAN & WHITAKER MORTGAGE ATTN: CASHIERING MAIL STOP 3 1417 N MAGNOLIA AVE OCALA, FL 34475 9078		\$ *****1,732.82	
		VOID AFTER 180 DAYS. Signature On File This check has been authorized by your depositor			

⑈008391⑈ ⑆053000196⑆ 000692695629⑈ 189 ⑈0000173282⑈

43264607C

RECKING BANK 01/14/10
003 33 01220072-3
⑈0620000194⑈
7006512186

1007. 046.7

ENCLOSURE HERE
DO NOT SIGN, STAMP OR SIGN BELOW THIS LINE
AT THE POINT OF DEPOSIT, SIGNATURE LINE

(A4)

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Center
28 Box 21091
Eagan, MN 55121

2. Article Number

(Transfer from service label)

7006 0100 0006 1129 4791

PS Form 3811, February 2004

Domestic Return Receipt

102511-02-01-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type

☐ Certified Mail☐ Express Mail☐ Registered☒ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

T B + W
1417 No. Maplewood
Orlando, FL
34475-9118

2. Article Number

(Transfer from service label)

7006 0100 0006 1129 4784

PS Form 3811, February 2004

Domestic Return Receipt

102511-02-01-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?

☐ Yes

If YES, enter delivery address below:

☐ No

3. Service Type

☐ Certified Mail☐ Express Mail☐ Registered☒ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes



Taylor, Bean & Whitaker

Loan 5002941



CONTACT US



HELP

LOGOUT

Welcome Payment Information Loan Balances Payment History Payment Options Statements Documents



Account Information

Please give us
your feedback

Mailing Address:

11106 Travis Gulch Dr
Charlotte, NC 28277

Phone:

Email Address:

Apply for a Refinance

Date Registered:

August 10, 2009

Last successful log in:

August 10, 2009 3:04:52 PM CST

Last unsuccessful log in:

None available

Update My Insurance
Information

Message From Your Mortgage Servicer

Delinquent and
need help?

Work order 685388 has been submitted for old loan 7079697 to rectify its status to show as paid in full, rather than transferred to Cenlar Mortgage. Please contact EAP at 800-458-1564 to update your account so payments will be sent to new loan 5002941.

REO Properties
FOR SALE

Make a payment at
any Western Union
Location

eStatements

Frequently
Asked
Questions

Amortization
Table

Refinance?
New Loan?
Call 1-877-754-6847

1214282-36682



Taylor, Bean & Whitaker

Loan 5002941



CONTACT US



HELP



LOGOUT

Welcome

Payment
InformationLoan
BalancesPayment
HistoryPayment
OptionsAccount
InformationStatements
Documents**Account Information**Please give us
your feedback

Mailing Address:

11106 Travis Gulch Dr
Charlotte, NC 28277

Home Phone:

(704) 543-8601

Business Phone:

(941) 488-2276

Email Address:

Apply for a Refinance

Date Registered:

August 10, 2009

Last Successful Login:

October 19, 2009 3:41:01 PM CST

Last Unsuccessful Login:

None available

Update My Insurance
Information**Message From Your Mortgage Servicer**Delinquent and
need help?

Your old loan 7079697 has been transferred to Cenlar prior to the new loan being funded. Our executive has contact Cenlar management and advised them this loan should have a zero balance. The active loan is 5002941 and is being serviced by TBW.

REO Properties
FOR SALE

reply on 10/20

Make a payment at
any Western Union
Location

eStatements

Frequently
Asked
QuestionsAmortization
TableRefinance?
New Loan?
Call 1-877-754-6847

marked "Proct" were paid outside of the closing, they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Borrower

JOHN C. NEWMAN
MICHELLE NEWMAN
11103 TRAVIS GULCH DRIVE
CHARLOTTE NC 28277

E. Name and Address of Seller

F. Name and Address of Lender

TAYLOR BEAN AND WHITAKER MORTGAGE CORP
1417 N. MAGNOLIA AVE
DOALA FL 34475

G. Property Location

11103 TRAVIS GULCH DRIVE
CHARLOTTE, NC 28277

H. Settlement Agent

LAWYERS TITLE COMPANY

Place of Settlement

4603 PINECREST DRIVE SUITE 500
PLANO TX 75024

I. Settlement Date 07/29/2009

Disbursement Date 08/03/2009

J. SUMMARY OF BORROWER'S TRANSACTIONS

100. Gross Amount Due From Borrower

101 Contract Sales Price	
102 Personal Property	
103 Settlement Charges to Borrower	\$2,608.31
104 Payoff First Mortgage to Taylor Bean and Whitaker Mortgage Corp	\$214,699.50
Adjustments For Items Paid By Seller In Advance	
113 City/Town Taxes	
114 County Taxes	
116 Assessments	
119	

120. Gross Amount Due From Borrower

\$217,550.81

200. Amounts Paid By Or In Behalf Of Borrower

201 Deposit or Earnest Money	
202 Principal Loan Amount from Taylor Bean and Whitaker Mortgage Corp	\$214,875.50
203 Existing Loan(s) Taken Subject to	
204 Escrow Roll-over Credit from Taylor Bean and Whitaker Mortgage Corp	\$2,150.69
Adjustments For Items Unpaid By Seller	
210	
211	
212	
213 City/Town Taxes	
214 County Taxes	
216 Assessments	
219	

220. Buyer's Total Credits

\$217,091.10

300. Cash At Settlement From/To Borrower

301 Gross Amount Due From Borrower (line 120)	\$217,550.81
302 Less Amounts Paid By For Borrower (line 220)	\$217,034.10

303. Cash [X] From [] To Borrower

\$550.62

K. SUMMARY OF SELLER'S TRANSACTIONS

400. Gross Amount Due To Seller

401 Contract Sales Price	
402 Personal Property	
403	
404	
Adjustments For Items Paid By Seller In Advance	
413 City/Town Taxes	
414 County Taxes	
416 Assessments	
419	

420. Gross Amount Due To Seller

\$0.00

500. Reductions in Amount Due To Seller

501 Excess Deposits	
502 Settlement Charges to Seller	\$0.00
503 Existing Loan(s) Taken Subject to	
504	

Adjustments For Items Unpaid By Seller

510	
511	
512	
513 City/Town Taxes	
514 County Taxes	
516 Assessments	
519	

520. Seller's Total Charges

\$0.00

600. Cash At Settlement To/From Seller

601 Gross Amount Due To Seller (line 420)	\$0.00
602 Less Deductions in Amt. Due To Seller (line 520)	\$0.00

603. Cash [] To [X] From Seller

\$0.00

Smarter Title.
for escrow.

801. Loan Origination Fee		
802. Loan Discount		
803. Appraisal Fee		
804. Credit Report		
805. Lender Inspection Fee		
900. Items Required By Lender To Be Paid In Advance		
901. Interest from 8/3/2009 to 9/1/2009 @31/3600 day (POC 917.50 by Lender)		
902. Mortgage Insurance Premium		
903. Hazard Ins. Premium		
904. Flood Ins. Premium		
905. Other Insurance		
906. Other Insurance		
1000. Reserves Deposited With Lender		
1001. Hazard Ins. Reserve 11 mo @ 60.84 / mo Taylor Bean and Whitaker Mortgage Corp	\$6,092.4	
1002. Mortgage Ins. Reserve		
1003. City Property Taxes		
1004. County Property Taxes 10 mo @ 209.01 / mo Taylor Bean and Whitaker Mortgage Corp	\$2,090.10	
1010. Aggregate Accounting Adjustment from Taylor Bean and Whitaker Mortgage Corp	-\$1,063	
1100. Title Charges		
1101. Settlement Closing Fee to Conveyent Closing Services/LAWYERS TITLE COMPANY (POC \$400.00 by Taylor Bean and Whitaker Mortgage Corp)		
1102. Abstract or Title Search to SmarterTitle.com LLC (POC \$125.00 by Taylor Bean and Whitaker Mortgage Corp)		
1103. Title examination to SmarterTitle.com LLC (POC \$150.00 by Taylor Bean and Whitaker Mortgage Corp)		
1104. Title Insurance Binder		
1105. Document preparation		
1106. Notary fee		
1107. Attorney Fee		
1108. Title Ins. Total to SmarterTitle.com LLC		
1109. Lender's Coverage \$214875.50 (\$434.00) (POC \$434.00 by Taylor Bean and Whitaker Mortgage Corp)		
1110. Owner's Coverage \$0.00 (\$)		
1118. Courier Service and Processing Fee to SmarterTitle.com LLC (POC \$50.00 by Taylor Bean and Whitaker Mortgage Corp)		
1200. Government Recording And Transfer Charges		
1201. Recording Fees for Deed; Recording Fees for Mortgage 124.00 (POC \$124.00 by Taylor Bean and Whitaker Mortgage Corp)		
1300. Additional Settlement Charges		
1400. Total Settlement Charges	\$2,601.51	\$0.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief it is true and accurate statement of all fees, plus and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

BUYERS

SELLERS

JOHN J. NEWMAN

MICHELLE NEWMAN

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

07/23/2009

JOHN AND MICHELLE NEWMAN
11106 Travis Gulch Drive
Charlotte, North Carolina 28277
Tel: 704-543-8601

October 22, 2009

VIA FEDERAL EXPRESS

Taylor, Bean & Whitaker
1417 North Magnolia Ave.
Ocala, FL 34475-9078

VIA FEDERAL EXPRESS

CENLAR
P.O. Box 211091
Eagan, MN 55121

RE: TB&W Loan #'s 0007079697 and 5002941
Cenlar Loan # 0031727571

To Whom It May Concern:

Since my refinance in August 2009, I have been trying to determine who has my current loan. Shortly after refinancing with you I received information explaining that 3 different companies were claiming the transfer of my loan. They were Cenlar, RoundPoint Mortgage and Land America Mortgage. When I contacted TB&W they explained that the loan went to Cenlar. My initial loan with TB&W was loan # 0007079697 and, as I have just found out a few days ago, the refinanced loan with TB&W is # 5002941.

Cenlar requested payment in September 2009 for what they said was the transferred loan; however, the payment due date and amount matched my old loan's information. This led me to believe that they received my old loan information and just did not have the new refinanced loan. I proceeded to pay them the amount of the new loan prior to the correct payment date of Oct 1st. I then received a letter from them stating that I had paid the loan short. At the same time I received a letter from TB&W saying that I now owe October and November's payment. Basically, I have two companies asking me for mortgage payments on the same mortgage.

I have attempted to call TB&W and I found myself on hold for 20+ minutes or, in one instance, had a call dropped while in the process of squaring away the problem. After much back and forth, sending many emails, a fax and left on hold for numerous minutes, I have now learned that TB&W has indeed kept my refinanced loan which is now # 5002941. It was explained that the transfer of my old loan was accidental and they would be notifying Cenlar to close it out. Cenlar, on the other hand, understands what has happened, but will not refund my money until they receive notification from TB&W.

As a result of this mix-up and since my October's payment was sent to Cenlar per TB&W's instructions, I am enclosing the November 1st payment; however, upon cashing this payment you willingly understand that I will not submit another payment until this matter is resolved with Cenlar. Either the Oct 1st payment that was sent to Cenlar can be sent back to me or it can be transferred to my loan at TB&W bringing it current. However you wish to inform them and close

(D)

out the old loan is entirely up to you. It was TB&W that directed me to them and as a result I have made a payment of \$1732.82 to Cenlar which has since been cashed.

Finally, my wife and I have had excellent credit for many years now and never had a late payment. I do not expect TB&W's errors and poor guidance up to this point to impact it at all or I will seek further action.

Regards,

John Newman

D2

JOHN AND MICHELLE NEWMAN
11106 Travis Gulch Drive
Charlotte, North Carolina 28277
Tel: 704-543-8601

January 15, 2010

VIA FAX to: 690-718-4622

CENLAR

Attn: Research Dept

P.O. Box 211091

Eagan, MN 55121

RE: TB&W Loan #'s 0007079697 and 5002941
Cenlar Loan # 0031727571

To Whom It May Concern:

Back in October I sent a certified letter stating my situation. Attached is additional documentation showing that my old loan was to be paid off in full and TB&W was to retain my new refinanced loan. I had attached my first TB&W statement for the new loan, my first 4 payments one of which was sent to CENLAR and two notes from TB&W explaining that they have attempted to notify CENLAR to ensure that the loan they rec'd was closed with a zero balance. I hope this will finally provide you with the additional information you need to reimburse my initial payment. If you would like a copy of the full 90 page signed closing documents, I will be more than happy to provide that.

Regards,

John Newman
Cell: 704-904-7756

1/14/2010

<http://us.mg3.mail.yahoo.com/dc/blank.html?..>

From: LoanInfo (servicingmail@taylorbean.com)
To: John Newman
Date: Mon, August 17, 2009 9:51:58 AM
Subject: RE: Question regarding a TB&W loan

Thank you for your recent inquiry regarding your mortgage. Please be advised your loan was recently transferred to Cenlar. You may contact Cenlar at 866-305-6949 for further assistance. Please allow Cenlar at least one week to set up your information in their database.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbeann.com or contact our Customer Relations Team at 1-888-225-2164.

Please be assured that every effort is made to ensure the level of service you receive will be what you expect and deserve from us.

Sincerely,

Customer Relations Team
Taylor, Bean & Whitaker Mortgage Corp.

From: John Newman [mailto:newmanjohn13@yahoo.com]
Sent: Monday, August 10, 2009 4:13 PM
To: LoanInfo
Subject: Question regarding a TB&W loan

I tried calling a week or so ago to get this squared away, but I had spent enough time waiting in the queue then finally got someone to only be transferred and ultimately disconnected. I am inquiring about Loan 7079697 which is being refinanced into loan 5002941 under Soc Sec *1695. The new loan closed on or around Aug 3rd. On that same day my bi-weekly payment for the previous loan was automatically withdrawn. I am trying to ensure that the bi-weekly payments for the old loan have been terminated. Secondly, I want to find out if my payments made through July are going to be reimbursed since I believe they were intended for an August payment. In fact my old loan now shows a lower balance now than my current loan amount, so I am just trying to get a status on both.

Regards,
John Newman
11106 Travis Gulch Drive
Charlotte, NC 28277
cell: 704-904-7756

(E1)

1/14/2010

<http://us.mg3.mail.yahoo.com/dc/blank...>

From: John Newman (newmanjohn13@yahoo.com)

To: cs@cenlar.com

Date: Wed, September 2, 2009 6:01:10 PM

Subject: Urgent Loan transfer questions & errors

To whom it may concern,

I recently received information about my loan transfer from TB&W to Cenlar. About one week prior I was notified that RoundPoint was servicing the loan and then I received a tax notice that Land America Mortgage would be handling my escrow payments. At that point it appeared 3 companies thought they were now servicing my loan.

I had spoken to a representative today from Cenlar and explained my situation, while she also confirmed that Cenlar was indeed the new servicing mortgage company. I was recommended to fax/email supporting documentation as to the various errors.

- 1.) First I have attached my tax letter which showed Land America as the mortgage company
- 2.) I attached the document that I received from Cenlar which shows the incorrect TB&W loan number, payment date & payment amount.
- 3.) is a document from the closing on the loan # 5002941 with TB&W

TB&W Loan 0007079697 had just been refinanced in August to Loan # 5002941. please note that the first payment was due on Oct 1st for \$1,732.82

What confuses me further is that I logged into my account today online and the balance that you show on the mortgage is closer than what TB&W last had. I was using WaMu services for bi-weekly payments and some payments were crossed since the time of closing, so my mortgage balance should have been lower than \$214.876 which is what TB&W had as of 8/24.

I can be contacted on my cell at 704-904-7753

Regards,

John

E2

1/14/2010

http://us.mg3.mail.yahoo.com/dc/blank...

From: John Newman (newmanjohn13@yahoo.com)
To: LoanInfo; Refinance@taylorbean.com; cs@cenlar.com
Date: Mon, October 19, 2009 1:55:59 PM
Subject: Re: Question regarding a TB&W loan

Why do I continue to receive statements from TB&W saying my payment is late if my loan has been transferred. I am having similar problems with Cenlar. TB&W is asking for monthly payments on the new refi with TB&W which was supposed to be transferred and Cenlar is asking for monthly payments on my old mortgage. Please contact me immediately. Both TB&W loan numbers are 0007079697 and 5002941. Cenlar has loan # 0031727571. I have never been late with any credit or loan payment, so I do not expect this to create any future problems for me.

Regards,
John
704-904-7756

From: LoanInfo <servicingmail@taylorbean.com>
To: John Newman <newmanjohn13@yahoo.com>
Sent: Mon, August 17, 2009 9:51:58 AM
Subject: RE: Question regarding a TB&W loan

Thank you for your recent inquiry regarding your mortgage. Please be advised your loan was recently transferred to Cenlar. You may contact Cenlar at 866-305-6949 for further assistance. Please allow Cenlar at least one week to set up your information in their database.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Team at 1-888-225-2164.

Please be assured that every effort is made to ensure the level of service you receive will be what you expect and deserve from us.

Sincerely,

Customer Relations Team
Taylor, Bean & Whitaker Mortgage Corp.

From: John Newman [mailto:newmanjohn13@yahoo.com]
Sent: Monday, August 10, 2009 4:13 PM
To: LoanInfo
Subject: Question regarding a TB&W loan

I tried calling a week or so ago to get this squared away, but I had spent enough time waiting in the queue then finally got someone to only be transferred and ultimately disconnected. I am inquiring about Loan 7079697 which is being refinanced into loan 5002941 under Soc Sec

1/14/2010

<http://us.mg3.mail.yahoo.com/dc/blank...>

*1695. The new loan closed on or around Aug 3rd. On that same day my bi-weekly payment for the previous loan was automatically withdrawn. I am trying to ensure that the bi-weekly payments for the old loan have been terminated. Secondly, I want to find out if my payments made through July are going to be reimbursed since I believe they were intended for an August payment. In fact my old loan now shows a balance of zero which is less than my current loan amount, so I am just trying to get a status on both.

Thank you,

John Newman

11106 Travis Gulch Drive

Charlotte, NC 28277

cell: 704-471-7777

Do You Yahoo!?

Tired of spam? Yahoo! Mail has the best spam protection around

<http://mail.yahoo.com>

JOHN AND MICHELLE NEWMAN
11106 Travis Gulch Drive
Charlotte, North Carolina 28277
Tel: 704-543-8601

January 18, 2010

VIA FEDERAL EXPRESS

Taylor, Bean & Whitaker
1417 North Magnolia Ave.
Ocala, FL 34475-9078

VIA FEDERAL EXPRESS

CENLAR
P.O. Box 211091
Eagan, MN 55121

RE: TB&W Loan #'s 0007079697 and 5002941
Cenlar Loan # 0031727571

To Whom It May Concern:

My initial loan with TB&W was loan # 0007079697 and this was refinanced within TB&W to loan # 5002941. In the process, TB&W transferred my previous loan #0007079697 to Cenlar, which became loan # 0031727571. Enclosed is evidence showing that the previous loan was to be closed out in full with a zero balance as well as additional supporting documentation and NC General Statue 45-36.9. Since my closing this has yet to occur, so I expect the Cenlar loan #0031727571 and TB&W loan # 0007079697 to be closed immediately before seeking further action.

Regards,

John Newman

JOHN AND MICHELLE NEWMAN
11106 Travis Gulch Drive
Charlotte, North Carolina 28277

March 23, 2010

VIA FEDERAL EXPRESS

Honorable Judge Jerry A. Funk
United States Bankruptcy Court
Middle District of Florida
Bryan Simpson United States Courthouse
300 North Hogan Street
Jacksonville, FL 32202

Re: Case No. 3:09-bk-07047-JAF

Honorable Judge Funk:

This is in response to the Chapter 11 notification I received from Taylor, Bean & Whitaker Mortgage Corporation ("TB&W"), Case No. 3:09-bk-07047-JAF. I am one of the 746 mentioned in the Order Establishing Protocol to Resolve Borrower Issues, Paragraph 23, who currently has my mortgage with TB&W but my prior loan has not been paid off and was, instead, transferred to Cenlar.

In August 2009, I refinanced my mortgage, held by TB&W, and was told by TB&W that Cenlar would be my new mortgage holder (see attached email). I made my mortgage payment of \$1,732.82 to Cenlar but was then told by TB&W that my new mortgage was not transferred and all payments should be made to TB&W (see attached email). Cenlar received my old mortgage which was not paid off but, instead, transferred to Cenlar and their records show it is still open. As a result, I had to make a double mortgage payment in order to keep my current mortgage with TB&W up-to-date.

In January 2010, I received a cancellation notice on my homeowners insurance for nonpayment (copy attached). Since my old mortgage was transferred, along with all escrow monies, to Cenlar, it was necessary for me to pay the \$662 for the homeowners insurance to avoid cancellation.

Therefore, this letter is to confirm that not only do I have "two mortgages" but I have had to pay out-of-pocket expenses totaling \$2,394.82 to date and am requesting reimbursement of these funds as soon as possible. I have never been late on my mortgage payments since I purchased my first home in 2002. I am extremely diligent with my finances and find this entire situation frustrating and stressful. Please see what can be done to expedite this manner.

Thank you for your assistance in this matter.

Sincerely,



John Newman

Encl.