

# MONTHLY BILLING STATEMENT

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

**Recent Activity:** 

		Principal	Interest	Escrow	Other	Late	
Date	Description	Amount	Amount	Amount	Funds	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:

\$214,876.00
\$2,698.31
\$917.56
\$0,00
\$0.00
\$0.00

### **Customer Service Info:**

Customer Service Inquities
(888) 225-2164
(352) 671-0250
View Account Information online:
www.TaylorBean.com
Customer Service Hours:
9:00 am - 8:00 pm +ST
Monday through Friday
E-mail us:
Loaninfo/a/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.

Paradill .

Loan #: 5002941

Property Address: 11106 Travis Gulch Drive

Charlotte, NC 28277
Customer:

John J Newman & Michelle Newman 11106 Travis Gulch Dr Charlotte, NC 28277 The School of th

PAYMENT DUE DATE: Regular Monthly Payment: Total Amount Due: Amount Due if Received After 10/16/2009: 10/01/2009 51,732.82 \$1,732.82

\$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



PO Box 211091 Eagan, MN 55121



last & digits.

+ 0253807 000049683 09CTL1 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. 00007079697 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 Centar FSB d/b/a Central Lean 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 Lyan 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

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 ralling. You can also crees your loan information or make a payment 24 hours a day, 7 days a week by logging onto www.loanedministration cond.

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 coupcin 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 step 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.





### **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 (ACI) 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: 4 Days Following Due Date 9 Days Following Due Date Due Date Draft On: In addition to my/our regular payment, please deduct an additional \$ \_\_\_\_\_\_each month and apply to principal. OPTIONAL: Bank Name:\_\_\_ City/State: Bank Phone #:\_\_\_\_\_ ABA/Bank Routing #\_\_\_ Please check one: Checking ☐ Savings Account Type: 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 es@centar.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

Loan Number:

0031727571

Payment Due Date:

09/01/09

Total Amount Due:

\$1,815.44

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

Additional Principal Additional Escrow Total Enclosed

Make Check Payable to:

Central Loan Administration & Reporting

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

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# MONTHLY BILLING STATEMENT

1417 North Magnetic Avenue 1964a, Florida 34475 1131 225-2164

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

**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	80.00	\$0.00	\$1,811.36
02/03/2009	Curtailment	\$0.17	\$0.00	\$0.00	S0.00	\$0.00	\$0.17

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) Duc:	\$1,811.36
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$1,811.36

### **Account Balances:**

Principal Bal. on 02/04/3009	\$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 Your 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

Loaminfo(a taylorb: an 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.

Datuch Reve

Loan #: 7079697

Property Address:

11106 Travis Gulch Drive CHARLOTTE, NC 28277

Customer:

John Newman & Michelle Newman 11106 Travis Gulch Drive Charlotte, NC 28277 Tide production will part of the organization with the confidence of the day of the confidence of the

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

\$1,811.36 \$1,873.18

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

Extra Principal Paid

Erana Bricon : Patal

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



Late Chirgs Field:

finter Total amount Paid

	overnight mail c	online. 34 hours n day, a or certified mail is Taylor,			illing address for general p., 1417 North Magnolia
The first payment Number 5	t is due on <b>O</b> 6 5002 <b>941</b>	etober 01, 2009 Below			
<del></del>	<del></del>	. All payment amounts are	Subject to t		
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	otal Escrow (T			<u> </u>	269.85
		. City and/or County/Towns	hip Taxes:	209.01	
	Escrow - Hazard			60.84	
	Escrow - Other 7	Taxes and Insurance:			
	Escrow - Mortga	ge Insurance:			
7	otal Monthly P	ham port	Í	S 3	,732.62
You will receive month. If you d	your initial mon to not receive y	thly billing statement within our first billing statement p il your payment to:	prior to the	w weeks. All payment	s are due on the 1 <sup>st</sup> of each
			12. F 9. C 10. 2. 10. 4 1	4 4 4 4 6 5 8 4 5 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	
Taylor, Bean & P.O. Box 628204	,	· · · · · · · · · · · · · · · · · · ·		an & Wâitaker Mortgi Magnolia Avenue, Oc	
John J Newman	موسستي به ربغي ال	Signano e	Michelle No	ewman	Signifier
Taylor, Bean & P.O. Box 628204 Orlando, FL 328 PAYMENT DUR Regular Monthly Total Amount Du Loan Number:	62-8204 E DATE: Payment: le:	Overnight/Cortified Mai 1417 North Magnolia Ave Ocala, FL 34475-9078 11/01/2009 \$ 1,732.82 \$ 1,732.82	ntie Ext	Please allow 7-19 day Carlesignose Feddina	C0027_20000402.100005  ayanent Coupon  s for derivery via regular mail.  and fairly well be explicat first to  and then in principal.  \$
Customer: John J Newman Blichelle Newman		Property Address: 11106 Travis Gulch Orive Charlotte, NC 28277	En	ter Total Amount Paid	9: <b>S</b>
Taylor, Bean & V		05002941000C1732A2000 	36 <b>17</b> 32827		aymeni Coupon
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Loan Number: !	5002941	P	Lat	e Charge Paid:	\$

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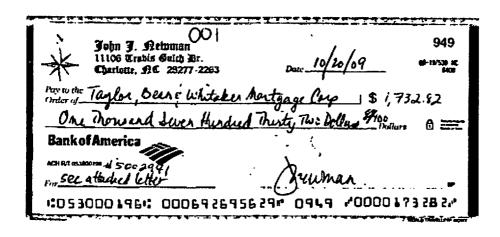
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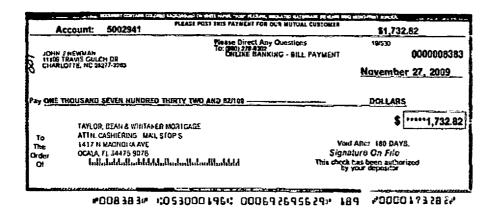


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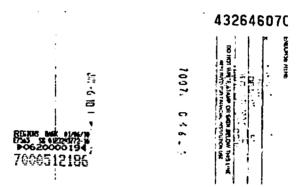
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# Bank of America

John Checking: Check Image

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At	count:	5002941	PULASE PO	ST THIS FAYMENT FOR OWN MUTUAL CUSTOMEN	\$1,732.82		
JOHN 2 11108 F	NEWINAH RAVIS GULI	CH DR	ω <i>ι</i>	Please Direct Any Questions To: (880) 278-4982 CHILINE BANKING - BILL PAYMENT	19530 0000008391		
CHARLOTTE, NC 26		277-2269		BANK OF AMERICA, NA.	December 29, 2009		
ay ONE	HOUSAND	SEVEN HUND	RED THRTY TW	) AND \$2/160	DOLLARS		
	• •		ANER MORTGAGE		\$1,732.82		
To The Order	ATTH CASHIERING MAIL STOP 3 1417 H MAGNOLM AVE OCALA FL 34475 9078			Sign	Void Arter 180 DAYS, Signature On File		
Qt .	lesti	kahalala Beelek	ldstallardsallarla	ntifnuldid	k has been authorized , your depositor		



SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
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 mallpiece, or on the front if space permits.  1. Article Addressed to:	A. Signature  X.
Eagen, MN 55161	3. Service Type  Gertified Mail Decress Mail Registered Return Receipt for Modelmailse Insured Mail C.O.D.  4. Restricted Delivery? (Extra Foo)
2. Article Number 700L 01(	10 000F 7758 #347
SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY  A. Signature
<ul> <li>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	X Agent  Addressee  B. Riccolved hy (Printed Name)   C. Date of Belivery
1. Article Addressed to:  184-W 1417 No. Magnolica No.	D. Is delivery address different from Item 1? U 145 If YES, enter delivery address below: U No
Orala 41.	3. Service Type  If Certified Mail
2. Article Number 700L 010	10 0006 1129 4784

Domestic Return Reseipt

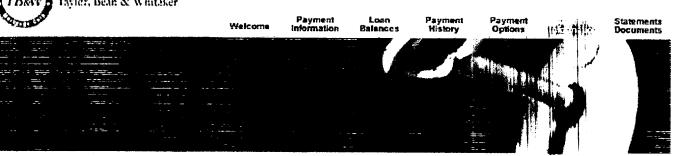
PS Form 3811, February 2004

102583-22-03-1540









#### 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

Hessage 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

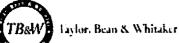
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eStatements

Frequently Asked Questions

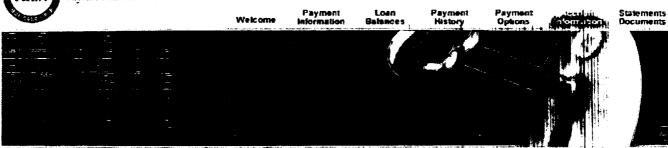
**Amortization** Table

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









### **Account Information**

Please give us your feedback

Apply for a Refinance

Mailing Address:

11106 Travis Gulch Dr

Charlotte, NC 28277

Home Phone:

(704) 543-8601

Business Phone:

(941) 488-2276

Email Address:

Date Registered:

August 10, 2009

October 19, 2009 3:41:01 PM CST

**Update My Insurance** 

Last Unsuccessful Login:

Last Successful Login:

None available

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 Ceniar 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

**e**Statements

Frequently Asked Questions

**Amortization** Table

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

marked Typic C // were paid consider of the identity liftery are shown there for informational purposes until are not undivided in the totals. D. Name and Address of Borrower E. Name and Address of Seller F. Name and Address of Lender JOHN J. NEWMAN AYLOR BEAN AND WHITAUFR MORTGAGE CORP 1417 N. MAGNOL A ANE COALA FL 24475 MILHELLE NEWMAN 11100 TRAVIS GULCH DRIVE CHARLOTTE NC 28277 H. Settlement Agent G. Property Location 11100 TRAVIS GULCH DRIVE LAWYERS TITLE COMPANY CHARLOTTE, NC 23277 I. Settlement Date 07/29/2009 Place of Settlement ARM PINECREST CRIME SHITE \$5.00 COUNTY: MECKLENBURG Disbursement Date 08/03/2009 PLANO TX 75024 K. SUMMARY OF SELLER'S TRANSACTIONS J. SUMMARY OF BORROWER'S TRANSACTIONS 400. Gross Amount Due To Seller 100. Gross Amount Due From Borrower 401 Contract Sales Price 101 Contract Sales Price 402. Personal Property 102 Personal Property S2 608 31 403. 163 Settlement Charges to Borrower 104 Payoff First Martgage to Taylor Bean and Whitaker \$214,665 50 Mortgage Corp. Adjustments For Items Paid By Seller in Advance Adjustments For Items Paid By Seller In Advance 413. City Town Taxes 113 City/Town Taxes 414 County Takes 114 County Taxes 418 Assessments TIR Assessments 419. 119. 420, Gross Amount Oue To Seller 93 (P) 120. Gross Amount Due From Borrower \$217,593.61 500. Reductions in Amount Due To Seller 200, Amounts Paid By Or In Behalf Of Borrower ID1 Excess Depos is 231. Deposit or Earnest Maney 502. Settlement Charges to Seller 55 00 202 Principal Loan Amount from Taylor Bean and \$214 575 FO Whitaker Mortgage Corp. 103 Existing Loan(s) Talian Subject to 203. Existing Loan(s) Taken Subject to 204 Escrew Rollover Credit from Taylor Bean and \$2,158,69 Adjustments For Items Unpaid By Seller Whitaket Mortgage Corp 540 Adjustments For Items Unpaid By Seller 21. 512 313 513 City Town Taxes 212. 514 Currily Taxes 213 City/Town Taxes 518 Assessments 214. County Taxes 218 Assessments 219 50 00 520, Selter's Total Charges \$217.0%; 10 220. Buyer's Total Credits 600. Cash At Settlement To/From Seller 300, Cash At Settlement From/To Borrower \$217,593.3 CDE. Gross Amount Dire to Seller (In in 420) 50 00 301 Gross Amount Due From Borrower (line 120) 602. Less Deductions (r. Amt. Due To Seller (ine 520) \$217,034,19 S0 00 3172 Less Amounts Paid By For Borrower (ane 220) 603. Cash [ ] To [ X ] From Seller SQ 00 303. Cash [ X ] From [ ] To Borrower

Smarter Title.

301. Loan Origination Fee		- Non-terminal and Color		
602 Lean Uiscount				
503 Appraisal Fee				
ED4. Credit Report				
HDS Lender Inspection Feo				
900. Items Required By Lender To Be Paid In Advance				
901 . Interest from 8/3/2009 to 9/1/2009 @31/6400/day (POC 917.50 by Lender)				
(02 Mortgage Insurance Premium				
903 Hazard Ins. Premium				
904 Flood Ins. Premium				
905 Other Insurance				
960 Other Insurance				
1000. Reserves Deposited With Lender				
1001 Hazard Ins. Reserve 11 mo @ 60 84 / mp Taylor Sean and Whitaker Mortgag	де Согр	S6:	124	
1002 Mortgage Ins Reserve				
1003 City Properly Taxes				T
1004, County Property Taxes 10 mo @ 209 01 r mo Taylor Bean and Whitaker Mor	трада Сегр	\$2.01	a :0"	
1010 Aggregate Accounting Adjustment from Taylor Bean and Whitsker Mist gage	Corp	-\$	1.63	
1100. Title Charges				
1101. Settlement Closing Fee to Convenient Closing Services LAWYERS TITLE Co Bean and Whitaker Mortgage Corp)	OMPANY (POC \$400.00 by Taylor			
1102. Abstract or Title Search to SmarterTitle com LLC (PGC \$125.00 by Taylor Bo				
1103. Title examination to SmarterTitle com LLC (POC \$150 00 by Taylor Bean and	a Wirtaket Mintgage Corps			
1104. Title Insurance Binder		·		
1105 Document preparation				
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1137. Attorney Fee				
1108 Title Ins. Total to SmarterTitte com LLC		· . · · · · · · · · · · · · · · · · · ·		<del> </del>
1109. Lender's Coverage \$214875.50 (\$434.00) (POC \$434.00 by Taylor Been and	1 Whitaker Mortgage Corp)			L.,
1110, Owner's Coverage \$0.00 (\$)				
1118. Courier Service and Processing Fee to SmarterTitle com LLC (POC \$50 ED t Mortgage Corp)	ry Taylor Boan and Whitaker			
1200. Government Recording And Transfer Charges		en tragaraenda e	- <del> </del>	
1201 Recording Fees for Doed; Recording Fees for Mortgage 124 00 (PGC \$124 (Mortgage Corp))	00 by Tayad Berm and Wintaker			
1300. Additional Settlement Charges	- approximate to the contract of the contract		. × <del></del>	
1400. Total Settlement Charges			(1) 31	\$0.00
have carefully reviewed the HUD-1 Settlement Statement and to the best of my kn mide on my account or by me in this transaction. I further certify that I have receive	owledge and belief it is true and accura of a copy of the HUD-1 Settlement State	ita stafentent of all ament	tote pls and	Gistrasements
BUYERS	SELLERS			
JOHN J NEWMAN				
MICHELLE NEWMAN The HUD-1 Settlement Statement which I have prepared is a true and accurate accurate accordance with this statement	ount of this transaction. I have coused o	or will cause the fu	ic')s to be disl	sursed in
Settlement Agent	Date			
	07/23/2009			
	51.20.2000			

## 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 1<sup>st</sup> 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 1<sup>st</sup> 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

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

# 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 From: LoanInfo (servicingvmail@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 <a href="https://www.tay/orbean.com">www.tay/orbean.com</a> 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-trackly 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 it 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



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&VV to Centar. About one week prior I was notified that RoundPoint was servicing the loan and then I received a tax notice that Land America Mortgage mould be handling my escrow payments. At that point it appeared 3 companies thought they were now servicing my luan.

I had spoken to a representative today from Centar and explained my situation, while she also confirmed that Centar was indeed the new servicing mortgage company. I was resommended to (axiomal) supporting functional 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 Contar which shows the incorrect TBGW lear number, payment date & payment amount.

3.) is a document from the closing on the loan # 5002941 with TBAW

TB&W Loan 0007079697 had just been refinenced in August to Loan # 5002841. plazes 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



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 <servicingvmail@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 <a href="https://www.taylorbean.com">www.taylorbean.com</a> 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



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

1/14/2010

\*1695. The new loan closed on or around Aug 3rd. On that same day my bit 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 stores a constant of more than any old loan stores.

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11106 Travis Guidi Dilve Charlotte, NC 32277 2011 1114-4114-1124

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### 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 the 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