

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.
Zurich American Insurance Co., its subsidiaries and affiliates including Steadfast Insurance Co.
c/o Karen Lee Turner
Eckert Seamans Cherin & Mellott, LLC
Two Liberty Place, 50 S. 16th Street, 22nd Floor
Philadelphia, Pa 19102
JACKSONVILLE, FLORIDA

CLAIM FILED
MAY 06 2010

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 (215) 851-8431 Check box if address is where notices to be sent.

Name and address where payment should be sent (if different from above) MIDDLE DISTRICT OF FLORIDA
 Check this box if you are the debtor or trustee in this case.

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

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 11,551.98 + Unknown (See Addendum)
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: Insurance Obligations (See Addendum) (See instructions #2 and #3a on reverse side.) 3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: (See Addendum) 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: \$ Basis for Perfection:
Secured Claim Amount: \$ Unsecured Claim Amount: \$
Amount of arrearage and other charges as of time case filed included in secured claim, DO NOT include the priority portion of your claim here.

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.
01525

DATE 8/5/10 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.
By: Karen Lee Turner Title: Counsel for the Filing Creditor

Penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571.

ADDENDUM

In re Taylor, Bean & Whitaker Mortgage Corp. Bankruptcy No. 09-07047 (JAF)

Zurich American Insurance Company, its subsidiaries and affiliates including Steadfast Insurance Company as their interests may appear (together, hereinafter, "Zurich") files this proof of claim for any and all amounts due or arising under the insurance policies (the "Policies") that were issued by Zurich where Taylor, Bean & Whitaker Mortgage Corp. (hereinafter, the "Debtor") is named as an insured.

Under the Policies, the Debtor is responsible for all amounts due to Zurich. These amounts include but are not necessarily limited to all insurance premiums, deductible obligations, expenses, attorneys' fees, and any other rights to payment.

A list of the Policies is identified herein by policy number: (i) BAP 6550829, (ii) CPO 6554796, and (iii) UMB 9139968. Copies of the Policies, including any related agreements, are not attached to this claim as they are voluminous in nature. However, a copy of each of the Policies and related documents will be made available upon request. To date the Debtor owes Zurich \$11,551.98 in outstanding insurance premium. A copy of a Statement of Account reflecting the details, with respect to each of these policies, of the outstanding balance is attached.

Zurich is continuing to investigate if any additional Policies were issued by Zurich on behalf of the Debtor and reserves its rights to amend this claim to include and/or remove Policies from this claim. Zurich also reserves its rights to amend this proof of claim for amount and/or priority. Zurich also asserts all rights of setoff and recoupment as applicable all of which rights are expressly reserved. Zurich further reserves its right to file an administrative claim for any amounts due that are allocable to the post-petition period.

All notices and/or inquiries relating to this claim should be served on:

Karen Lee Turner, Esq.
Eckert Seamans Cherin & Mellott, LLC
Two Liberty Place
50 South 16th Street, 22nd Floor
Philadelphia, PA 19102

ZURICH North America
Collections and Receivable Management
STATEMENT OF ACCOUNT

Taylor, Bean & Whitaker
 101 NE 2nd Street
 Ocala, FL 34470



ZURICH

4/9/2010

OUTSTANDING PREMIUM

Insured	Policy Number	Entry Type	Bill Date	Effective Dates	Gross Amount	Commission	Net Amount
Taylor Bean Whitaker	BAP 6550829	Booking	1/1/2010	7/25/09-7/25/10	(28,400.00)	15%	(24,140.00)
		AC	2/1/2010	7/25/09-7/25/10	(54.38)	15%	(46.22)
		AC	2/1/2010	7/25/09-7/25/10	1.67	0%	1.67
		AC	2/1/2010	7/25/09-7/25/10	28,130.68	15%	23,911.08
		Booking	3/1/2010	7/25/09-7/25/10	4,847.00	15%	4,119.95
		Booking	4/1/2010	7/25/09-7/25/10	4,847.00	15%	4,119.95
		Tax	1/1/2010	7/25/09-7/25/10	(38.00)	0%	(38.00)
		Tax	7/1/2009	7/25/09-7/25/10	(39.67)	0%	(39.67)
		Booking	7/1/2009	7/25/09-7/25/10	(167.00)	15%	(141.95)
		Booking	7/1/2009	7/25/09-7/25/10	(183.38)	15%	(155.87)
				8,943.92		7,590.93	
CPO 6554796		Booking	4/1/2010	7/25/09-7/25/10	10,731.00	15%	9,121.35
		Booking	7/1/2009	7/25/09-7/25/10	324.00	15%	275.40
		Tax	11/1/2009	7/25/09-7/25/10	(24.47)	0%	(24.47)
		Booking	11/1/2009	7/25/09-7/25/10	(7,761.00)	15%	(6,596.85)
		Tax	2/1/2010	7/25/09-7/25/10	(72.87)	0%	(72.87)
		Booking	3/1/2010	7/25/09-7/25/10	10,731.00	15%	9,121.35
		Booking	3/1/2010	7/25/09-7/25/10	(6,545.00)	15%	(5,563.25)
		Booking	4/1/2010	7/25/09-7/25/10	(6,544.00)	15%	(5,562.40)
				838.66		698.26	
UMB 9139968		Booking	4/1/2010	7/25/09-7/25/10	2,127.00	15%	1,807.95
		Tax	7/1/2009	7/25/09-7/25/10	(5.46)	0%	(5.46)
		Booking	3/1/2010	7/25/09-7/25/10	2,127.00	15%	1,807.95
		Booking	7/1/2009	7/25/09-7/25/10	(202.00)	15%	(171.70)
		Booking	12/1/2009	7/25/09-7/25/10	(207.00)	15%	(175.95)
				3,839.54		3,262.79	
INVOICE TOTAL:					\$ 13,622.12		
AMOUNT DUE ZURICH							\$ 11,551.98

ECKERT SEAMANS

Eckert Seamans Cherin & Mellott, LLC
Two Liberty Place
50 South 16th Street
22nd Floor
Philadelphia, PA 19102

TEL 215 851 8400
FAX 215 851 8383
www.eckertseamans.com

Gaston P. Loomis, II
302.425.0430
gloomis@eckertseamans.com

May 5, 2010

VIA FEDERAL EXPRESS

BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp.
Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

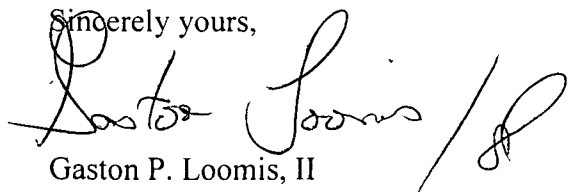
**Re: Taylor Bean & Whitaker Mortgage Corp.
Case No. 09-07047**

Dear Sir/Madam:

Enclosed for filing, please find two proof of claims of Zurich American Insurance Company for filing in the above-referenced case. We have enclosed two extra copies for each claim that we ask that you time stamp and return in the enclosed self-addressed stamped envelope.

Please do not hesitate to call should the need arise.

Sincerely yours,



Gaston P. Loomis, II
Enclosures

GPK:gl