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| <b>UNITED STATES BANKRUPTCY COURT<br/>MIDDLE DISTRICT OF FLORIDA<br/>JACKSONVILLE DIVISION</b>   |  | <b>PROOF OF CLAIM</b>   |  |
| In re:<br><b>TAYLOR, BEAN &amp; WHITAKER MORTGAGE CORP.</b>  |  | Case Number:<br><b>3:09-bk-07047-JAF</b>  |  |
| 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.  |  | <input type="checkbox"/> 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: <small>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.</small>  |  | <b>CLAIM FILED</b><br><b>JACKSONVILLE, FLORIDA</b><br><b>MAY 13 2010</b>  |  |
| <b>JAN &amp; KIM MONTAGUE</b><br><b>8917 S. YELLOW PINE ST.</b><br><b>W. JORDAN, UT. 84088</b>   |  |   |  |
| Creditor Telephone Number <b>(801) 580-4704</b> <input checked="" type="checkbox"/> Check box if address is within Middle District of Florida  |  | <b>CLERK U.S. BANKRUPTCY COURT<br/>MIDDLE DISTRICT OF FLORIDA</b>   |  |
| Name and address where payment should be sent (if different from above):   |  | <b>THIS SPACE IS FOR COURT USE ONLY</b>   |  |
| Payment Telephone Number ( )   |  | <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.<br><input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.<br>Claim Number (if known):<br>Filed on:   |  |
| 1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ <b>645.75</b>  |  |   |  |
| 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.<br>If all or part of your claim is entitled to priority, complete item 5.<br><input type="checkbox"/> 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:<br><b>UNREIMBURSED ESCROW</b>  |  | (See instructions #2 and #3a on reverse side.)<br>3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: <b>2529410</b><br>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<br><b>Nature of property or right of setoff:</b><br>Describe:<br><input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other   |  | Secured Claim Amount: \$ _____<br>Unsecured Claim Amount: \$ <b>645.75</b><br>Amount of arrearage and other charges as of time case filed included in secured claim,  |  |
| Value of Property: \$ _____ Annual Interest Rate: _____ % if any: \$ _____ Basis for Perfection: _____   |  | <b>DO NOT</b> include the priority portion of your claim here.  |  |
| 5. PRIORITY CLAIM  |  |   |  |
| <input type="checkbox"/> 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.<br><b>You MUST specify the priority of the claim:</b>  |  | Unsecured Priority Claim Amount: \$ _____ Include <b>ONLY</b> the priority portion of your unsecured claim here.  |  |
| <input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).<br><input type="checkbox"/> 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).<br><input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).                      |  | <input type="checkbox"/> 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).<br><input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).<br><input checked="" type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a) ( _____ ).<br>* 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: <u>Attach redacted copies of supporting documents</u> , 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. |  |   |  |
| <b>DATE-STAMPED COPY</b> To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.   |  | <b>DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.</b>  |  |
| The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, teletype 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).  |  | <b>THIS SPACE FOR COURT USE ONLY</b>  |  |
| <b>By Regular Mail to:</b><br>BMC Group, Inc.<br>Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing<br>PO Box 3020<br>Chanhassen, MN 55317-3020   |  | <b>By Hand, Courier, Or Overnight Delivery to:</b><br>BMC Group, Inc.<br>Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing<br>18750 Lake Drive East<br>Chanhassen, MN 55317   |  |
|  |  | T, B & W Mortgage Corp.<br><br>01562   |  |
| DATE<br><b>5-7-10</b>  |  | 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.<br><b>Kim Montague</b>  |  |

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.



Taylor, Bean & Whitaker

Loan 2529410



CONTACT US



HELP



LOGOUT

Welcome

Payment Information

Loan Balances

Payment History

Payment Options

Account Information

Statements Documents

**Payment History**

Please give us your feedback

Click on a transaction number to view the details.

Apply for a Refinance

Update My Insurance Information

Delinquent and need help?

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

| No. | Due Date | Paid Date | Payment Amount | Description |
|-----|----------|-----------|----------------|-------------|
| 1   | 08/01/09 | 07/31/09  | 239,389.46     | Final Pmt   |
| 2   | 07/30/09 | 07/31/09  | 1.26           | Int on T&I  |
| 3   | 07/01/09 | 07/10/09  | 1,627.18       | ACH         |
| 4   | 07/01/09 | 07/07/09  | -96.10         | MIP DIS     |
| 5   | 06/30/09 | 06/29/09  | 1.96           | Int on T&I  |
| 6   | 06/01/09 | 06/16/09  | 1,627.18       | ACH         |
| 7   | 06/01/09 | 06/08/09  | -98.62         | MIP DIS     |
| 8   | 05/01/09 | 05/15/09  | 1,729.00       | ACH         |
| 9   | 05/01/09 | 05/08/09  | -98.62         | MIP DIS     |
| 10  | 04/01/09 | 04/20/09  | 1,798.16       | ACH         |
| 11  | 04/01/09 | 04/07/09  | -0.06          | MIP DIS     |
| 12  | 04/01/09 | 04/03/09  | -606.05        | Surplus     |
| 13  | 03/31/09 | 03/27/09  | 5.29           | Int on T&I  |
| 14  | 04/01/09 | 03/20/09  | -592.00        | T&I Dis     |
| 15  | 03/01/09 | 03/19/09  | 1,798.16       | ACH         |
| 16  | 03/01/09 | 03/09/09  | -98.62         | MIP DIS     |
| 17  | 02/01/09 | 02/18/09  | 1,729.00       | ACH         |
| 18  | 02/01/09 | 02/05/09  | -98.62         | MIP DIS     |
| 19  | 01/01/09 | 01/16/09  | 1,729.00       | ACH         |
| 20  | 01/01/09 | 01/07/09  | -98.62         | MIP DIS     |
| 21  | 12/31/08 | 12/30/08  | 7.85           | Int on T&I  |
| 22  | 12/01/08 | 12/16/08  | 1,729.00       | ACH         |
| 23  | 12/01/08 | 12/09/08  | -98.62         | MIP DIS     |
| 24  | 11/01/08 | 11/17/08  | 1,729.00       | ACH         |



Taylor, Bean & Whitaker

Loan 2529410



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Loan Balances

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**Balances**

Please give us your feedback

Tax & Insurance Balance:

645.75

**Current Year-To-Date Totals**

(See Previous Year End Totals/1098/1099)

**Apply for a Refinance**

**Update My Insurance Information**

**Delinquent and need help?**

**REO Properties FOR SALE**

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**Frequently Asked Questions**

**Amortization Table**

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

May 7 2010

To whom it may concern:

On July 31, 2009 my Taylor, Bean and Whitaker Mortgage was paid in full. Our escrow was supposed to be refunded back to us within fifteen business days. On Aug 12 2009, I found out that Taylor Bean was filing bankruptcy. It has now been **TEN** months and I still have not received my escrow refund. I have called Taylor, Bean every month since August and also started calling the FDIC. I keep getting the run around. I am now being told that I have to file a claim with the bankruptcy court in order to get my escrow back. I am enclosing copies from Taylor, Bean's website acknowledging that they still owe my escrow and also showing my final payoff (I never received anything from Taylor, Bean confirming payoff).

Can you please let me know as to the status of the bankruptcy and when we can start expecting refunds to be issued? Any correspondence is greatly appreciated.

Thank you,

Kim Montague  
8917 S Yellow Pine St.  
West Jordan, Ut 84088  
801-580-4704