

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

**PROOF OF CLAIM**

**YOUR CLAIM IS SCHEDULED AS:**

Schedule/Claim ID s25778

In re:  
**TAYLOR, BEAN & WHITAKER MORTGAGE CORP.**

Case Number:  
**3:09-bk-07047-JAF**

Amount/Classification  
\$2,500.00 Unsecured Disputed

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.

ANTONO SOTO  
21998 W MOHAVE ST.  
BUCKEYE, AZ 85326

21836929022423

**CLAIM FILED**  
JACKSONVILLE, FLORIDA

**MAY 14 2010**

CLERK, U.S. BANKRUPTCY COURT

The amount(s) reflected above constitute your claim as scheduled by the Debtor. If you agree with the amounts set forth herein, and have no other claim against the Debtor, you do not need to file this proof of claim EXCEPT as stated below.

If the amounts shown above are listed as Contingent, Unliquidated or Disputed "CUD", a proof of claim must be filed.

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

Creditor Telephone Number (623) 403-2342  Check box if address is different from above.

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

SAME

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: 10/21/09 MARICOPA COUNTY JUSTICE COURT

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 2,500

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: Send me a hot check, no fund.

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

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

3a. Debtor may have scheduled account as:

4. SECURED CLAIM (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information

Nature of property or right of setoff:

Describe:

Real Estate  Motor Vehicle  Other

Value of Property: \$

Annual Interest Rate: %

Secured Claim Amount: \$ 2,500

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.

Basis for Perfection:

5. PRIORITY CLAIM

Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

Unsecured Priority Claim Amount: \$

Include ONLY the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:

Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

Wages, salaries, or commissions (up to \$10,950\*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

Up to \$2,425\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

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

\* Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

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

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

If the documents are not available, please explain.

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

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

The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, 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).

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.



01565

DATE  
05/10/10

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.

*Anton Soto*

## INSTRUCTIONS FOR PROOF OF CLAIM FORM

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

### ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY PROPERLY FILLED IN)

**Court, Name of Debtor, and Case Number:**

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

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

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount (in lawful US currency) owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**4. Secured Claim:**

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.)

State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

**5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).**

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

**6. Credits:**

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

**7. Supporting Documents:**

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary if documentation is voluminous or an explanation if documentation is not available. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

**Date and Signature:**

The person filing this proof of claim must sign and date it. FRBP 9011. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

**Date-Stamped Copy:**

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

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

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

### DEFINITIONS

**DEBTOR**

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

**CREDITOR**

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

**CLAIM**

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

**PROOF OF CLAIM**

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

**SECURED CLAIM Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors.

The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**UNSECURED NONPRIORITY CLAIM**

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

**UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a)**

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Evidence of Perfection**

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

### INFORMATION

document showing that the lien has been filed or recorded.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

**ONCE YOUR CLAIM IS FILED YOU CAN OBTAIN OR VERIFY YOUR CLAIM NUMBER BY VISITING [www.bmcgroup.com/tbw mortgage](http://www.bmcgroup.com/tbw mortgage)**



Maricopa County Justice Courts, State of Arizona

**Buckeye Region**

**Estrella Mountain**

100 N. Apache Road, Suite C

Buckeye, AZ 85326

(623) 386-4822

<http://www.superiorcourt.maricopa.gov/justiceCourts/>

**RECEIPT**

Transaction #: 1976136  
Date: Oct 21, 2009 at 3:14:49 PM  
Cashier ID: 17464

SMALL CLAIMS FILING FEE

Type	Case #	Party Name	Balance Due	Payer Name	Amount Paid
Credit	CC2009626574	ANTONIO SOTO	\$0.00	ANTONIO F SOTO	38.00
					<u>\$38.00</u>
				Amount Tendered:	38.00
				Payment:	38.00
				<u>Change Due:</u>	<u>\$0.00</u>



**Maricopa County Justice Courts, State of Arizona**  
**ESTRELLA MOUNTAIN JUSTICE COURT**  
 100 North Apache Road Suite C, Buckeye, AZ 85326 623-386-4822  
[www.superiorcourt.maricopa.gov/justiceCourts](http://www.superiorcourt.maricopa.gov/justiceCourts)

REQUESTS FOR REASONABLE ACCOMMODATIONS FOR PERSONS WITH DISABILITIES MUST BE MADE TO THE COURT AT LEAST 3 JUDICIAL DAYS IN ADVANCE OF ANY SCHEDULED HEARING.

CASE NUMBER: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Plaintiff(s) Name / Address

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Defendant(s) Name / Address

The Statutory Agent / Corporate Officer to be served is:

**SMALL CLAIMS COMPLAINT / SUMMONS / ANSWER**

WARNING: THERE ARE NO APPEALS IN SMALL CLAIMS CASES. You do not have the right to appeal the decision of the Hearing Officer or the Justice of the Peace in Small claims (Division) Court. If you wish to preserve your right to appeal, you may have your case transferred to the Civil Division of the Justice Court pursuant to ARS 22-504, if you request such a transfer at least ten (10) days prior to the day of the scheduled hearing.

**NOTICE AND SUMMONS**

TO THE ABOVE-NAMED DEFENDANT(S):

You are directed to answer this complaint within **TWENTY (20) DAYS** by filing a written **ANSWER** in the court named above. If you do not answer or defend, you run the risk of having a judgment entered against you for the amount of plaintiffs claim, plus court costs. A filing fee must be paid at the time your answer is filed.

Date: \_\_\_\_\_

Clerk

(SEAL)

**PLAINTIFF'S CLAIM**

This Justice Court has venue because  The defendant resides in this precinct,  The debt, or cause of action, or incident that resulted in this claim occurred in this precinct. \$ \_\_\_\_\_ is the total amount owed me by the defendant because:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Date: \_\_\_\_\_

Plaintiff

**DEFENDANT'S ANSWER**

*A filing fee must be paid at the time your answer is filed*

I am answering on behalf of  Myself  Marital Community  Other: \_\_\_\_\_ I do not owe the plaintiff because:  
 (Requires signature of both husband and wife)

Date: \_\_\_\_\_

Defendant(s)

**NOTICE OF SERVICE**

I certify that I will mail a copy of this answer to the plaintiff at the above address.

Date: \_\_\_\_\_

By: \_\_\_\_\_

Defendant

\*111012822\*  
09/14/2009  
000006160366460

This is a LEGAL COPY of your check. You can use it the same way you would use the original check

RETURN REASON-S  
REFER TO MAKER

\*12480001\*  
\*5849\*  
\*1\*  
\*02459\*

6002/80/60 99TT2605TED  
E9021012211

**TAYLOR, BEAN & WHITAKER**  
Mortgage Corporation  
318 NE 14th Street  
Ocala, Florida 34470  
Reserve Disbursement Clearing Account

Platinum Community Bank  
70-7448-719  
NO. 394016  
CHECK NO. 394016

Seven Hundred Fifty Three and 17/100

PAY TO THE ORDER OF  
ANTONIO SOTO  
21988 WEST MOHAVE STREET  
BUCKEYE AZ 85328

DATE August 5, 2009  
AMOUNT \$753.17

*Antonio Soto*

394016 071974453 0000904015 0000075317

394016 071974453

0000904015 0000075317

>>111012822<<\*09/08/2009  
000003150921166

>122101706< 09/08/2009  
03150921166

Security Features:  
 - Microprint  
 - Watermark  
 - Security Thread  
 - Security Glitter  
 - Security Color  
 - Security Hologram  
 - Security Window  
 - Security Ink  
 - Security Paper

TRC=617

3150921166

E6280

RTN 7C

LAC 01  
09/14/09

DO NOT SIGN, SIGN ON REVERSE OF THIS CHECK  
REVERSE OF CHECK AND ENDORSEMENT

*Antonio Soto*

ENDORSE HERE

\*111012822<09/14/2009  
00616066460  
>011000138<09/14/2009  
00000610366460

\*0710003019 09/09/2009  
11170665

Do not endorse or write below this line.  
Do not endorse or write below this line.