


<b>UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION</b>		<b>PROOF OF CLAIM</b>	
In re: <b>TAYLOR, BEAN &amp; WHITAKER MORTGAGE CORP.</b>		Case Number: <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: the person or other entity to whom the debtor owes money or property <small>If necessary, please cross out pre-printed address and write in change of address.</small>		<b>CLAIM FILED</b>  <b>MAY 27 2010</b>  CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA	
Chad T. McRorie 7 Brams Point Road Hilton Head, SC 29926			
Creditor Telephone Number (843-301-2423)		<input checked="" type="checkbox"/> Check box if address is where Notice is to be sent.	
Name and address where payment should be sent (if different from above): Same as above		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Claim Number (if known): Filed on: _____	
Payment Telephone Number ( )		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
<b>1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 4793.32</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. If all or part of your claim is entitled to priority, complete item 5.			
<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.			
<b>2. BASIS FOR CLAIM:</b> Monies held in insurance escrow account		<b>3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:</b> 1099 3a. Debtor may have scheduled account as: _____	
<b>4. SECURED CLAIM</b> (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 <b>Nature of property or right of setoff:</b> Describe: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Property: \$ _____ Annual Interest Rate: _____ % if any: \$ _____ Basis for Perfection: _____		Secured Claim Amount: \$ _____ <b>DO NOT</b> include the priority portion of your claim here. Unsecured Claim Amount: \$ <b>4793.32</b> Amount of arrearage and other charges as of time case filed included in secured claim, _____	
<b>5. PRIORITY CLAIM</b>			
<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. <b>You MUST specify the priority of the claim:</b> <input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <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). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).		Unsecured Priority Claim Amount: \$ _____ Include <b>ONLY</b> the priority portion of your unsecured claim here. <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). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507(a) ( _____ ). <small>* 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.</small>	
<b>6. CREDITS:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.			
<b>7. SUPPORTING DOCUMENTS:</b> 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.) <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. If the documents are not available, please explain. <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, 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).		<b>THIS SPACE FOR COURT USE ONLY</b>	
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	
DATE May 20, 2010		T, B & W Mortgage Corp.  01625	
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.  Scanned: 5/27/2010 11:23:21 AM CHAD T. MCRORIE			

Chad McRorie  
7 Brams Point Road  
Hilton Head, SC 29926

September 01, 2009

Fran Moore McKinney  
Bank Meridian  
1036 William Hilton Pkwy.  
Hilton Head, SC 29928

Fran,

This letter shall serve as a formal request for assistance in dealing with the Taylor, Bean, and Whitaker Mortgage Company regarding their failure to disburse my escrowed monies for the purpose of maintaining insurance coverage on my primary residence. The following is a synopsis of the information exchanged during various phone conversations with TBW representatives.

Loan #961099 / Case #684334

August 13, 2009

- Conference call with Fran McKinney and Debbie from TBW mortgage escrow department
- Debbie stated check that was sent on July 23 would be cancelled and another check issued and sent overnight to my insurance company.
- Debbie stated funds were still available in escrow account as the check has not been cleared.
- Debbie was informed by Fran and me that the insurance policy for 7 Brams Point Rd. had expired and we needed the funds to be disbursed expeditiously.

August 20, 2009

- TBW customer service representative stated original disbursement check #382810 was sent on July 23 and a subsequent request by my insurance company was denied on July 28 as the original check had not cleared or been returned.
- I requested that my case be forwarded to a supervisor.
- Representative stated that TBW would place a stop payment on the original check and reissue a new check for the insurance premium. The new check would be sent overnight on July 21 and would arrive at the insurance company by July 24.
- I requested a follow-up phone call and/ or e-mail notification. I was assured by TBW representative that they would advise me regarding the disbursement.
- Case # 684334 was assigned to my account.

August 24, 2009

- TBW customer service representative stated that any new request for payment (initiated on August 20) would require 3-5 business days to complete. I stated that I had not been advised if that requirement during my conversation on 8/20.
- I informed TBW customer service representative that I was advised by the insurance company (J&J Inc.) that the original check was sent to the incorrect mailing address. The insurance

company representative stated that the check should have been returned to TBW as the forwarding address had expired.

TBW representative checked her information and had the current address for J&J, Inc. in Mt. Pleasant.

-TBW customer service representative stated that she would make a notation regarding that information.

-I reestablished by homeowner insurance policy utilizing personal funds. I was informed by J&J, Inc. that they would reimburse me for my expenditures once they received the escrowed premium from TBW.

August 27, 2009

-TBW customer service representative stated that no resolution had been had regarding my case. She advised me to call another day to check progress.

August 31, 2009

-TBW customer service representative stated that no resolution had been made regarding my case. She stated that the TBW escrow department had been shut down and that there were only two (2) customer service representatives handling all "tasks".

-Representative stated she had no idea how long the process of resolving my case would take.

-Representative stated that TBW could not touch any escrow funds as they had been frozen and therefore could not disburse all remaining funds to me.

-Representative stated that TBW had to locate the original check first before any new check could be processed. I reiterated that the original check should have been returned to TBW and was informed that the whole issue was the fault of the insurance company as they had not informed TBW of the address change.

September 1, 2009

J&J Inc. had not received any funds from TBW.

November 2, 2009

American Home Mortgage purchased my mortgage from TBW. Customer Service stated they have no history on my loan and had no knowledge of the frozen escrowed funds. I explained the situation and was told that it would take 2-3 weeks for American home to "upload" all of the TBW loan information. I was advised to call back in 7 business days to check on the progress of the information transfer. The representative advised me that the current escrow balance transferred from TBW was around \$2000.00. I responded that the frozen funds in the TBW account had not been transferred over to American Home. Again, American Home said that there was nothing that they could do without the TBW loan history.

November 17, 2009

TBW representative Trish, #21198, stated that there was no established time for reconciliation of accounts. The process had begun and once my account was reconciled and the fact that the original escrow check was never cashed by my insurance company my escrowed funds would be turned over to American Home Mortgage.

December 2, 2009

TBW representative Ramona stated that a third party vendor appointed by bankruptcy court for reconciliation was in the process of reconciling the accounts. Information can be seen at [www.bmcgroup.com](http://www.bmcgroup.com). She stated that I have \$4793.32 in my escrow account and that those funds would probably be paid to the insurance company.

December 30, 2009

TBW representative stated that my escrow funds have not been re-deposited into my escrow account as the original check sent to the insurance company had not cleared. Representative stated that TBW was waiting on clearance from bankruptcy judge to begin reconciling accounts.

March 15, 2010

TBW customer care call center is closed as of 3/12/2010. Email sent to loan info address requesting information on account and funds.

May 20, 2010

Email sent to TBW as to actions required to file a claim with TBW for the return of escrowed funds. Filed claim as instructed in subsequent email.

*Chris McDaniel*  
*Chris*