

**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

*FRED W. RENSPIES
8510 GARDEN AVE.
YAKIMA, WA. 98908*

CLAIM FILED
JACKSONVILLE, FLORIDA

JUN 01 2010

CLERK, U. S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

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 (509) 966-2728 Check box if address is where Notices to be sent.

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

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:

Payment Telephone Number ()

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ *3034.35 ESCROW FUNDS*

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:

(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: % if any: \$

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.

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).

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).

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).

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

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

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):

THIS SPACE FOR COURT USE ONLY

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

T, B & W Mortgage Corp.



01642

DATE
5-27-10

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.

Fred W. Renspies
Sent to Clerk

Tax and Insurance Account Disclosure Statement

July 30, 2009

Loan Number 2765052

Due Date 08/01/09

Account Projection Summary for 09/09 Through 08/10

Projected T&I Payment:	243.76 (12 payments)		
Current Balance Projected Low Point:		3,388.99	New Payment Information:
Less the lowest of the following:			Current P&I Payment:
RESPA Allowed Low Point:	334.64		1,100.51
Mtg Document Allowed Low Point:	334.64		T&I Payment:
Low Point Selected By Servicer:	334.64	334.64	243.76
Net Balance:		3,034.35	
Resulting Surplus:		3,034.35	
T&I Balance:		3,662.56	
Less Surplus:		3,034.35	New Payment Effective: 09/01/09
Required Beginning Balance Projection to			<u>1,344.27</u>
Ensure Low Point (incl reserves) of:	334.64 **	628.21	

You have a surplus of 3,034.35. This surplus must be returned to you unless it is less than 50.00, in which case we have the additional option of retaining it and lowering your monthly payments accordingly. **WE ARE SENDING YOU A CHECK FOR THE SURPLUS.**

An "F" indicates a reserve amount held in the account for a future year disbursement.

Reserves held for items yet to be paid are needed in your escrow account to pay for tax and/or insurance items that were due to be paid prior to the T&I computation period, as indicated.

For further explanation, please call Servicing Department.

Keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.



PO Box 211091
Eagan, MN 55121



+ 0251807 000213298 09CTL1 0954210

Fred W Renspies
8510 Garden Ave
Yakima WA 98908-8452

August 18, 2009



NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING

RE: Taylor, Bean & Whitaker Mortgage Corp. Loan Number: 0002765052
Central Loan Administration & Reporting Loan Number: 0031069321

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 Cenlar FSB d/b/a Central Loan 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 Loan 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
Ewing, NJ 08628

The toll free number for your new servicer is (877) 680-5583. If you have any questions related to the transfer of servicing to Central Loan Administration & Reporting, call our Customer Service Department at (877) 680-5583 between 9:00 A.M. and 6:00 P.M., (ET) Monday through Friday. Please have your loan number available when calling. You can also access your loan information or make a payment 24 hours a day, 7 days a week by logging onto www.loanadministration.com.

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 coupon 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 stop 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.**

If you are currently making your mortgage payment through a third-party entity (e.g. government allotment, biweekly, or bill-pay service) please take the necessary steps to advise them of your new loan number and change the payee to Central Loan Administration & Reporting, P.O. Box 11733, Newark, NJ 07101-4733. In the event of a payment change, it is your responsibility to notify the third party of the new payment amount.

Central Loan Administration & Reporting also offers an alternative way to make your monthly payment called Mortgage Pay-by phone. Please contact our Customer Service Department for more details.

Please contact your homeowners' insurance company and ask that your "mortgagee" clause be updated to read: **Central Loan Administration & Reporting, ISAOA, ATIMA**, P.O. Box 202028, Florence, SC 29502-2028 and have them reference the new loan number.

Future real estate tax bills should be mailed to: Central Loan Administration & Reporting, 6053 S. Fashion Square Drive, Suite 200, Murray, UT 84107. Property insurance bills should be mailed to: Central Loan Administration & Reporting, P.O. Box 202028, Florence SC 29502-2028. Please remember to include your new mortgage loan account number on all correspondence.

You will receive one (1) Year-End Statement from Central Loan Administration & Reporting that will reflect activity for the entire year of 2009.

If you currently have optional insurance, (accident and health, disability, mortgage, or life) this insurance will be continued with Central Loan Administration & Reporting.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is written correspondence other than notice on a coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request.

Not later than 60 Business Days after receiving your request, your loan servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During the 60 Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is any day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions. Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Central Loan Administration & Reporting looks forward to servicing your loan.

Sincerely,

Central Loan Administration & Reporting

Sincerely,

Taylor, Bean & Whitaker Mortgage Corp.

Fred Renspies
8510 Garden Avenue
Yakima, WA 98908
509-966-2738

October 7, 2009

Ref: Loan Number 0031069321 Cenlar

Loan Number 2765052 Taylor, Bean

Dear Sir:

Some time ago I received a check from Taylor, Bean with no explanation. The check was in the amount of \$ 3034.35. I returned the check to Taylor, Bean. A week later I received a letter from them explaining it was an overage in my escrow account.

After several telephone calls to Taylor, Bean I was advised they had my check but it had been put into their account that had been frozen by the government.

Returning home on October 1, 2009 I found a letter from your company advising me my latest payment had been returned by the bank. Since I did not send you anything it prompted me to call.

I spoke to three of your representatives and each time I received a different story.

Today, October 7, 2009 I spoke with Nathan. I believe he has given me the correct information.

Taylor, Bean says the check mentioned was sent to you on September 4,

2009. You say the check was returned from their bank because of non sufficient funds.

I was advised to write to you so that you can investigate.

It sounds like the money is in the middle of Taylor, Bean's bankruptcy.

Can you advise me of the status with this money and when and if it will be available. If at all.

Thank you for your time.