
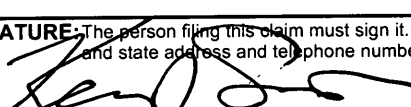


UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION		PROOF OF CLAIM	
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF	
<small>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</small>		<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>			
KEVIN J. SMITH 9610 SUMMER HOUSE LANE BRADENTON, FL 34212		<div style="border: 1px solid black; padding: 5px; display: inline-block;">CLAIM FILED JACKSONVILLE, FLORIDA JUN 01 2010</div> <small>CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA</small>	
Creditor Telephone Number (941) 780-2678 <input checked="" type="checkbox"/>		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
Name and address where payment should be sent (if different from 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 ()			
AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 1,331.43			
<small>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.</small>			
<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: MORTGAGE PAYMENT TO TB+W CASHED BUT NOT POSTED TO ACCOUNT		3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 6351 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: <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: \$ _____ DO NOT include the priority portion of your claim here. Unsecured Claim Amount: \$ _____ Amount of arrearage and other charges as of time case filed included in secured claim, _____	
5. PRIORITY CLAIM			
<input checked="" 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. You MUST specify the priority of the claim: <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: \$ 1,331.43 Include ONLY the priority portion of your unsecured claim here. <input checked="" 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>	
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.) 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. 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.  01654			
DATE 5-19-2010		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.  Kevin J. Smith	

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

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Summary regarding money (\$1331.43) due from debtor, Taylor Bean and Whitaker (Case # 3:09-bk-07047-JAF) to creditor, Kevin J. Smith
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Timeline:

August 6, 2009: Payment for mortgage loan account # **6351 mailed to Taylor Bean & Whitaker (TBW). Check #6251 in the amount of \$1331.43 was for mortgage payment due September 1, 2009 in the amount of \$1231.43 plus additional principal payment in the amount of \$100.

August 10, 2009: Check #6251 is cashed by Taylor Bean & Whitaker per endorsement at Colonial Bank Orlando, FL.

August 11, 2009: Check #6251 clears and is paid from the credit union account it was drawn on.

August 28, 2009: Letter is received from Central Loan Administration and Reporting (Cenlar) dated August 18, 2009 advising that TBW mortgage loan account # **6351 has been transferred to them effective August 12, 2009. Letter advises TBW stopped accepting mortgage payments on my mortgage account # **6351 as of August 11, 2009 and Cenlar started accepting mortgage payments on my account as of August 12, 2009.

August 28, 2009: Review of mortgage loan account # **6351 activity on TBW website shows that mortgage payment made by check #6251 was not posted to the account balance prior to transfer to Cenlar on August 13, 2009.

August 28, 2009: Review of mortgage loan account # **6351 transferred to Cenlar on the Cenlar website (Cenlar loan # *****2932) shows the same balance as was transferred from TBW posted by Cenlar on August 19, 2009, missing the mortgage payment made by check #6251.

August 28, 2009: Calls placed to TBW receive recording advising that all issues with mortgages previously held by TBW be directed to Cenlar (or another institution) depending on account status. Calls placed to Cenlar do not go through or receive recording advising that calls cannot be answered due to the volume and to try again later.

August 31, 2009: Letter sent to Cenlar requesting a Qualified Written Request on mortgage account # **6351 transferred from TBW to Cenlar (Cenlar loan # *****2932). Letter advises of payment discrepancy in transferred TBW mortgage account # **6351 balance and provides details of the amount of payment discrepancy and timing payment was made.

Summary regarding money (\$1331.43) due from debtor, Taylor Bean and Whitaker (Case # 3:09-bk-07047-JAF) to creditor, Kevin J. Smith

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September 3, 2009: After several attempts, contacted Cenlar by phone using a Cenlar customer service phone number found online. Talked with "Ed" in customer service at Cenlar in Ewing, NJ. Ed looked up former TBW mortgage account # **6351 (Cenlar loan # *****2932) and reported that no mortgage payment due September 1, 2009 had been received by Cenlar. Ed added a comment on former TBW mortgage account # **6351 (Cenlar loan # *****2932) regarding the September payment going to TBW and that it was cashed by TBW but not posted to the mortgage account before transfer to Cenlar. Requested follow up by Cenlar to research and resolve the discrepancy which Ed also documented. Also advised Ed that a Qualified Written Request had been sent to Cenlar on this matter. Ed advised that Cenlar was very busy with calls regarding transferred mortgage accounts but would note and forward this discrepancy resolution request to the appropriate parties. Ed advised that while Cenlar had waived penalties for late mortgage payments on transferred accounts while discrepancies are being resolved, he was not certain if Cenlar had waived any reporting of late payments due to discrepancies on the mortgage to credit reporting agencies.

September 3, 2009: In view of need to preserve credit rating for potential refinancing of mortgage, check # 6260 written and mailed to Cenlar for mortgage payment due September 1, 2009 on former TBW mortgage account # **6351 (Cenlar loan # *****2932). Remittance advice updated to note it should have been the October payment and that the September payment was sent and cashed by TBW but not posted to mortgage account # **6351.

September 8, 2009: Check # 6260 credited by Cenlar to former TBW mortgage account # **6351 (Cenlar loan # *****2932) as the payment due September 1, 2009.

September 8, 2009: Check #6260 is cashed by Cenlar per endorsement.

September 9, 2009: Check #6260 clears and is paid from the credit union account it was drawn on.

September 15, 2009: Decision made to refinance mortgage account # **6351 (Cenlar loan # *****2932) with new institution. Attorney contacted to handle refinancing. Attorney advised of payment discrepancy on mortgage with TBW transferred to Cenlar.

September 18, 2009: Letter received from Cenlar dated September 14, 2009 advising that Cenlar had received a high volume of inquiries on mortgages transferred from TBW. No other information provided on Qualified Written Request.

September 21, 2009: Authorization given to Cenlar to discuss payment discrepancy and resolution with refinancing attorney.

Summary regarding money (\$1331.43) due from debtor, Taylor Bean and Whitaker (Case # 3:09-bk-07047-JAF) to creditor, Kevin J. Smith
Page 3 of 5

October 1, 2009: Refinancing attorney advises that Cenlar does not have September mortgage payment made to TBW and will not credit monies for refinancing closing until the monies paid to TBW are actually received into their bank account and those funds are currently in limbo until the bankruptcy court orders their release. The Cenlar customer service person said they anticipate the release of those funds in about 45 days.

October 7, 2009: Signed closing papers to refinance mortgage account # **6351 (Cenlar loan # *****2932) with new institution. Cenlar does not credit for September payment made to TBW.

October 13, 2009: Refinance of TBW mortgage account # **6351 (Cenlar loan # *****2932) pay off made to Cenlar.

November 9, 2009: Received letter dated November 5, 2009 from Cenlar with check for \$100.58 for overpayment of interest in refinancing payoff of TBW mortgage account # **6351 (Cenlar loan # *****2932).

November 16, 2009: Cenlar customer service contacted by refinancing attorney regarding follow up on refund of funds for September payment made to TBW. Cenlar customer service requests re-authorization for attorney to discuss missing September mortgage payment made to TBW. Re-authorization sent.

November 17, 2009: Receive letter dated November 12, 2009 from Cenlar indicating that Cenlar loan # *****2932 (TBW mortgage account # **6351) has been paid off in full with no outstanding credits or balances.

November 24, 2009: Notification received from refinancing attorney that Cenlar is not cooperating with follow up attempts on missing mortgage payment made to TBW despite being sent several forms authorizing the attorney to discuss and resolve the issue. Attorney agreed with suggestion that a complaint to regulators may be appropriate. Call placed by creditor to Cenlar customer service. After being placed on hold several times for several minutes, "Mike" at Cenlar indicated that "some kind of mistake" must have occurred on the attorney authorization to discuss the missing payment issue. Mike made note on the Cenlar account (Cenlar loan # *****2932) that the refinancing attorney is authorized to discuss and resolve the missing payment issue and confirmed that there is an open issue on the mortgage account with a missing payment from TBW.

December 9, 2010: Complaint filed by creditor against Taylor Bean & Whitaker with Florida Office of Financial Regulation for September mortgage payment cashed by TBW on August 10, 2009 but never posted to TBW mortgage account # **6351.

Summary regarding money (\$1331.43) due from debtor, Taylor Bean and Whitaker (Case # 3:09-bk-07047-JAF) to creditor, Kevin J. Smith
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December 16, 2009: Refinancing attorney reports contact with Cenlar customer service representative "Abraham" who updated that Cenlar is still working through the TBW payments and now expects that they will have everything by the end of December. Abraham requests and is provided with the check number for the missing payment so Cenlar can track.

December 19, 2009: Received check from Cenlar dated December 10, 2009 for \$2.10 with separate pre-printed note indicating it was refund for overpayment of mortgage recording fees.

December 22, 2009: Call placed to Cenlar customer service regarding check received December 19, 2009 for \$2.10. "Pam" advises that check is for refund of recording fee that was included in the refinancing payoff amount paid to Cenlar. Pam confirms check is for \$2.10 after first stating it was for \$12.10. Pam also states that disbursement voucher included with the check in the letter for \$4.20 is incorrect. Pam also confirms that the missing payment from TBW is noted on the mortgage account and that January 11, 2010 is the deadline that Cenlar has given TBW to provide all payments to TBW from August 2009.

December 22, 2009: Received letter from Florida Office of Financial Regulation advising that complaint against TBW for September mortgage payment cashed by TBW on August 10, 2009 but never posted to TBW mortgage was assigned complaint # 10883.

January 7, 2010: Cenlar customer service contacted by refinancing attorney regarding follow up on refund of funds for September payment made to TBW. Cenlar customer service advises the payments from TBW are supposed to be received on January 11th.

January 12, 2010: Cenlar customer service contacted by refinancing attorney regarding follow up on refund of funds for September payment made to TBW. Calls get transferred to a "white noise" type sound.

January 21, 2010: Cenlar customer service contacted by refinancing attorney regarding follow up on refund of funds for September payment made to TBW. Cenlar customer service representative and supervisor advises attorney they have no authorization to discuss and resolve the missing payment issue from TBW. New authorization from completed and sent to Cenlar.

January 29, 2010: Received letter dated January 22, 2010 from Cenlar confirming authorization for refinancing attorney to discuss and resolve missing payment from TBW.

Summary regarding money (\$1331.43) due from debtor, Taylor Bean and Whitaker (Case # 3:09-bk-07047-JAF) to creditor, Kevin J. Smith
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February 2, 2010: Cenlar customer service contacted by refinancing attorney regarding follow up on refund of funds for September payment made to TBW. Cenlar customer service advises the payments from TBW are supposed to be received on February 11th.

February 11, 2010: Cenlar customer service contacted by refinancing attorney regarding follow up on refund of funds for September payment made to TBW. Cenlar customer service advises the payments from TBW are supposed to be received on March 11th.

March 20, 2010: Received letter dated March 17, 2010 from Florida Office of Financial Regulation advising that complaint against TBW for September mortgage payment cashed by TBW but never posted to TBW mortgage (complaint #10883), had received a response from TBW. The enclosed copy of the letter from TBW dated December 21, 2009 responded to complaint # 10883 as follows: "We are currently working through the bankruptcy court process to resolve TB&W's outstanding issues. The outcome of the Borrower's specific payment issue will be subject to resolution obtained from the bankruptcy court. At this time, funds are unable to be released. We apologize for any inconvenience this may cause the Borrower."

April 26, 2010: Received letter dated April 23, 2010 from Florida Office of Financial Regulation re: complaint # 10883 advising that those waiting for funds from TBW to file a Proof of Claim with the bankruptcy court via the BMC Group website.



OFFICE OF FINANCIAL REGULATION

J. THOMAS CARDWELL
COMMISSIONER

March 17, 2010

Mr. Kevin J. Smith
9610 Summer House Lane
Bradenton, FL 34212

Re: Case Number: 10883
Company Name: Taylor, Bean & Whitaker Mortgage Corp

Dear Mr. Smith:

Thank you for bringing your concerns regarding the above referenced matter to the attention of the Office of Financial Regulation (Office). A response received from Taylor, Bean & Whitaker is enclosed. The Office is continuing to monitor the situation.

As your know Taylor, Bean & Whitaker has filed for Chapter 11 bankruptcy and distribution of funds is dependent upon the decision of the bankruptcy court. The Office is optimistic that recent decisions by the court will permit frozen funds to begin to flow so that customers/new servicers of Taylor, Bean & Whitaker can be paid.

The Office will continue to monitor your complaint until resolution. You may visit our website to get updated information: <http://www.flofr.com/Finance/TBWinfo.htm>. If you do receive an escrow refund, insurance premium, taxes are paid or funds forwarded to the new servicer please contact me at the phone number listed below.

In future inquiries about your complaint please identify the subject of the complaint and the assigned case number provided above.

Sincerely,

Mary A. Westbrook
Financial Examiner Analyst I
Bureau of Finance Regulation
(850) 410-9735

**FINANCIAL SERVICES
COMMISSION**

CHARLIE CRIST
GOVERNOR

BILL MCCOLLUM
ATTORNEY GENERAL

ALEX SINK
CHIEF FINANCIAL OFFICER

CHARLES BRONSON
COMMISSIONER OF
AGRICULTURE



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: www.taylorbean.com

December 21, 2009

Office of Financial Regulation
Financial Services Commission
Attn: Mary A. Westbrook
200 East Gaines
Tallahassee, FL 32399-0381

RE: Case Number: 10883
Kevin J. Smith
Taylor, Bean & Whitaker Loan # D-6351

Dear Ms. Westbrook:

Please be advised we are in receipt of the complaint filed against Taylor, Bean & Whitaker Mortgage Corp. (TB&W) by Mr. Smith (Borrower) in connection with a payment issue on the above referenced loan. Our response to the complaint is as follows:

We are currently working through the bankruptcy court process to resolve TB&W's outstanding issues. The outcome of the Borrower's specific payment issue will be subject to resolution obtained from the bankruptcy court. At this time, funds are unable to be released. We apologize for any inconvenience this may cause the Borrower.

If upon review of our response you have any questions, please feel free to contact us.

Sincerely,

Erla Carter-Shaw
Executive Vice President of Post Closing & Loan Administration
Taylor, Bean & Whitaker Mortgage Corp.

mfk/ecs

K. J. SMITH
9610 SUMMER HOUSE LANE
BRADENTON, FL 34212



6251

Date Aug 6, 2009

Pay to the order of Taylor Barn + Whitaker \$ 1331.43
One thousand, three hundred, thirty-one + 43/100 Dollars ☒ Contains Security Features on Back

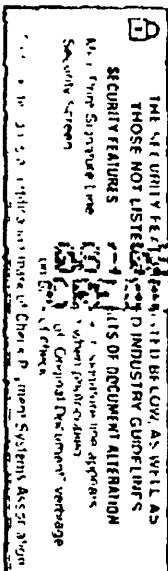
BAXTER CREDIT UNION
DEERFIELD, IL 60015

Trust in the Lord with all thine heart... Proverbs 3:5

For

6351

CONFIDENTIAL CONFIDENTIAL 6251 0000133143



FEDERAL RESERVE NOTE REGULATION CC

THESE SECURITY FEATURES ARE NOT LISTED IN THE INDUSTRY GUIDELINES

MICR Line

Signature Line

Security Screen

ENDORSE HERE

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE *024 042 424262 IT COLONIAL BANK
TO THE ACCOUNT OF WITHIN NAMED PARTY

COLONIAL BANK OF FLORIDA

081009 2

0631132224

3074965900

CLOSE WINDOW

PRINT CHECK

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Taylor, Bean & Whitaker

Loan 6351



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HELP



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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	09/01/09	08/13/09	175,184.49	TRF SERV
2	09/01/09	07/13/09	100.00	Lockbox
3	08/01/09	07/13/09	1,231.43	Lockbox
4	08/01/09	06/15/09	100.00	Lockbox
5	07/01/09	06/15/09	1,231.43	Lockbox
6	07/01/09	05/11/09	100.00	Lockbox
7	06/01/09	05/11/09	1,231.43	Lockbox
8	06/01/09	04/13/09	100.00	Lockbox
9	05/01/09	04/13/09	1,231.43	Lockbox
10	05/01/09	03/12/09	100.00	Lockbox
11	04/01/09	03/12/09	1,231.43	Lockbox
12	04/01/09	02/09/09	100.00	Lockbox
13	03/01/09	02/09/09	1,231.43	Lockbox
14	03/01/09	01/12/09	0.00	Lockbox
15	02/01/09	01/12/09	1,331.43	Lockbox
16	02/01/09	12/08/08	100.00	Lockbox
17	01/01/09	12/08/08	1,231.43	Lockbox
18	01/01/09	11/14/08	100.00	Lockbox
19	12/01/08	11/14/08	1,231.43	Lockbox
20	12/01/08	10/14/08	100.00	Lockbox
21	11/01/08	10/14/08	1,231.43	Lockbox
22	11/01/08	09/17/08	100.00	Lockbox
23	10/01/08	09/17/08	1,231.43	Lockbox
24	10/01/08	08/15/08	100.00	Lockbox

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**Need Counseling or Other
Resources?**

Customer Contact Center
Loaninfo@taylorbean.com
1-888-225-2164
M-F 9AM - 8 PM and Sat 8 AM - 5
PM (EST)



A Service of Financial Industry Computer Systems, Inc.

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AUTOMATIC PAYMENT (ACH) AUTHORIZATION

Central Loan Administration & Reporting offers a convenient system that automatically debits your payment each month from your checking or savings account. To take advantage of this **FREE** service, simply complete this Automatic Payment (ACH) Authorization and return it along with an unsigned voided check or encoded deposit slip preprinted with your name, account number and bank's ABA number to: Drafting Department, PO Box 211091, Eagan, MN 55121. Your bank's ABA number is located on the bottom left of your check or deposit ticket. ABA numbers starting with a 5, 6, 7, 8 or 9 are not valid. Please contact your bank if you are unsure if your deposit ticket contains a valid ABA number.

Borrower Name: _____ Loan #: _____

I/We hereby authorize Central Loan Administration & Reporting to initiate a debit from my/our checking/savings account for my/our recurring scheduled loan payment. If the required payment changes for any reason, this authorization will be automatically amended to authorize the debit of an amount equal to the new required payment plus any optional additional principal indicated below.

You will be notified of the month in which the first transfer will occur, and this notification will serve as a substitute of the photocopy of your authorization form. *Please continue making payments by check until Central Loan Administration & Reporting notifies you that this authorization has been processed.*

Please check one:

Draft On: ☐ Due Date ☐ 4 Days Following Due Date ☐ 9 Days Following Due Date

OPTIONAL: In addition to my/our regular payment, please deduct an additional \$ _____ each month and apply to principal.

Bank Name: _____ City/State: _____

ABA/Bank Routing #: _____ Bank Phone #: _____

Please check one:

Account Type: ☐ Checking ☐ Savings Account#: _____

The authorization to initiate a debit from your account will remain in full force in effect until Central Loan Administration & Reporting receives written notice from you of its termination at least 15 days prior to the next scheduled draft date, or in such manner and time frame as to afford Central Loan Administration & Reporting and its correspondent bank a reasonable opportunity to act upon it. Termination requests must be mailed to: Drafting Department, PO Box 211091, Eagan, MN 55121.

Account Holder

Signature: _____ Date: _____

Joint Account Holder

Signature: _____ Date: _____

If you have questions regarding this program, please e-mail us at cs@cenlar.com, direct your written correspondence to Customer Service Department, PO Box 211091, Eagan, MN 55121, or call the Customer Service Department.

Please detach and mail with your payment.

SC0277-000

FH

Kevin Smith
9610 Summer House Ln
Bradenton FL 34212-2632



Payment Due Date: 09/01/09
Total Amount Due: \$1,231.43

Loan Number: 2932

Make Check Payable to:
Central Loan Administration & Reporting

* If making your payment after the grace period, be sure to include late fees of \$61.57.

Central Loan Administration & Reporting
PO Box 11733
Newark, NJ 07101-4733



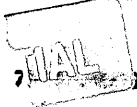
Additional Principal	\$ _____
Additional Escrow	\$ _____
Total Enclosed	\$ _____

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CONFIDENTIAL

2932 0129300 0123143


K. J. SMITH
8610 SUMMER HOUSE LANE
BRADENTON, FL 34212



6260

Date Sept 3, 2009

Pay to the order of Central Loan Administration + Reporting \$ 1331.43

One thousand, three hundred, thirty one + 43/100 Dollars  Complete Security Features Details on Back

BAXTER CREDIT UNION
DEERFIELD, IL 60015

He hath made everything beautiful. Ecclesiastes 3:11

CONFIDENTIAL

For 2932 Oct 09 gmt

6260

CONFIDENTIAL UNTIL CONFIDENTIAL

MESSAGE

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ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE *

00090809 839309 839 230 16 CENLAR
838825 7 4 >231271365< 2932
Credit the account of the within named payee
without prejudice PEG-REGULUS RP

FEDERAL RESERVE BANK REGULATION CC

A

THE SECURITY FEATURES LISTED BELOW, AS WELL AS
THOSE NOT LISTED, EXCEED INDUSTRY GUIDELINES.

SECURITY FEATURES:

Microprint Signature Line
Security Screen

AS SEALS OF DOCUMENT AUTHENTICITY
Small Markings in Signature Line

Small Markings in Signature Line
as depicted when photographed
Distinction of Original Document's Authenticity

Loan Activity

Loan Number: 12932 as of 09/22/2009
Property Address: 9610 SUMMER HOUSE LN
BRADENTON, FL 34212-0000
Borrower Name: KEVIN SMITH
Home Phone: (941) [REDACTED]
Other Phone: (727) 7 [REDACTED]

[Privacy Policy](#)

[Pay by Phone Information](#)

Payments - There may be a delay in the processing and posting of recent payments. Please be assured there will be no adverse reporting. Your patience is appreciated. Please visit our website on or after September 1st to view your updated information.

Balances:

Principal balance: \$174,765.48
Escrow balance: \$0.00
Unpaid late charges: \$0.00
Unapplied funds: \$0.00

Disclosure: The transactions displayed within the payment history reflect funds that you have paid and do not necessarily represent funds that are due.

Effective Date	Description	Principal	Interest	Escrow	Amount Paid	Escrow Balance	Principal Balance
09/08/2009	Additional Principal	\$100.00	\$0.00	\$0.00	\$100.00	\$0.00	\$174,765.48
09/08/2009	Payment Applied - Thank You	\$319.01	\$912.42	\$0.00	\$1,231.43	\$0.00	\$174,865.48
08/19/2009	Adjustment Transaction	\$2,872.91	\$6,447.10	\$0.00	\$9,320.01	\$0.00	\$175,184.49

Encryption security for this loan information website will require Microsoft Internet Explorer version 5.5 or higher, or an equivalent non-Microsoft browser. Please be sure that your browser meets this requirement to ensure adequate security for the transmission of sensitive information and uninterrupted service.

To protect your account information, we've added security questions to your account log in. You are required to create a User ID and Password and answer security questions before you can access your account. After you have created a User ID and password, you will not be required to do it again. To begin, please select the Register User ID/Password Link above.