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| 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. | | <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 if necessary, please cross out pre-printed address and write in change of address. June A. Goodrich 9723 Stockbridge Dr. Richmond, VA 23228 | | FILED JACKSONVILLE, FLORIDA JUN 07 2010 CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA | |
| Creditor Telephone Number (804) 264-8046 | | <input 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 | | <input type="checkbox"/> Check this box if you are the debtor or trustee in this case. | |
| Payment Telephone Number (804) 264-8046 | | <input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Claim Number (if known): Filed on: _____ | |
| 1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 494.22 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 checked="" 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: Escrow refund check was returned unpaid to my bank causing me to also be charged a \$10 returned item fee. | | 3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 3a. Debtor may have scheduled account as: TB&W acct # 2709038 | |
| 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. Unsecured Priority Claim Amount: \$ 494.22 Include ONLY the priority portion of your unsecured claim here. 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). <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) (_____). * 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). By Regular Mail to: BMC Group, Inc. Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Processing PO Box 3020 Chanhassen, MN 55317-3020 | | THIS SPACE FOR COURT USE ONLY T, B & W Mortgage Corp.  01696 | |
| DATE 6/3/10 | SIGNATURE: The person filing this claim must sign. 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. <i>June A. Goodrich</i> Scanned: 6/7/2010-1:22:17 PM | | |

June 3, 2010

Bank of America
Fax 805-520-5019
Phone 800-669-6607

Loan # 023846964
Old Taylor, Bean & Whitaker #2709038

To Whom It May Concern:

Please find attached a certified copy of the escrow check in the amount of \$484.22 that was refunded to me after my mortgage refinance along with my bank statements. They show that this check was deposited on 8/24/09 and returned unpaid on 8/27/09. I was also hit with a \$10 return item charge because of this. This is a total of \$494.22

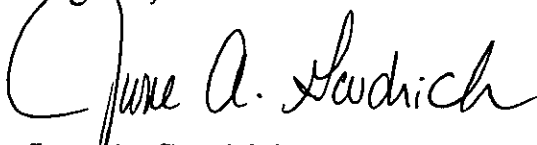
I have been trying to get *MY* money back ever since and would greatly appreciate anything that you can do to assist me with this.

In the event that you have any questions and need to contact me, you can reach me at 804-264-8046 or 804-873-9476 and my home address as well as the property address is:

9723 Stockbridge Dr.
Richmond, VA 23228

Thank you for your attention to this matter and I look forward to hearing from you soon.

Regards,



June A. Goodrich

Tax and Insurance Account Disclosure Payoff Statement

August 17, 2009

Taylor, Bean & Whitaker Mortgage Corp.
 1417 North Magnolia Ave
 Ocala, FL 34475-9078
 (888)225-2164

Loan Number 2709038
 Due Date 08/01/09

Property Address:
 9723 STOCKBRIDGE DRIVE
 RICHMOND VA 23228

JUNE A. GOODRICH
 9723 STOCKBRIDGE DRIVE
 RICHMOND VA 23228

Account History for 08/09 Through 08/09

| Month | Projected T&I Pmt | Actual T&I Pmt | Projected T&I Disb | Actual T&I Disb | Disb Desc | Projected T&I Balance | Actual T&I Balance |
|---------------------------|----------------------|-------------------|-----------------------|--------------------|--------------|--------------------------|-----------------------|
| Starting T&I Balance..... | | | | | | 682.25 | 484.22 |
| August | 252.49 | 0.00 * | 81.94 | 0.00 * | MI Insurance | 852.80 | 484.22 |
| | 0.00 | 0.00 | 0.00 | 484.22 * | | 852.80 | 0.00 ** |
| Totals..... | 252.49 | 0.00 | 81.94 | 484.22 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

Your mortgage payment, as of the last T&I Account Disclosure Statement, was 1,513.93. The breakdown was as follows: 1,251.71 Principal and Interest, 262.22 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

The Real Estate Settlement Procedures Act (RESPA) requires that we, the servicer, send you a history of your T&I account within 60 days of receiving the payoff funds for your loan. This statement shows the ending balance in your account as of the payoff date.

For further explanation, please call Servicing Department.

Date
08/24/09

Seq Num
51610018

Account
904015

Amount
484.22

Serial Num
399556

THIS DOCUMENT CONTAINS SECURITY FEATURES

| | |
|---|---|
| <p>TAYLOR, BEAN & WHITAKER Mortgage Corporation 315 NE 14th Street Ocala, Florida 34470 Escrow Disbursement Clearing Account</p> | <p>Platinum Community Bank 70-7445-719</p> <p>NO. 399556 CHECK NO. 399556</p> |
|---|---|

Four Hundred Eighty Four and 22/100-----Dollars

| | |
|---|---|
| <p>PAY TO THE ORDER OF JUNE A. GOODRICH 9723 STOCKBRIDGE DRIVE RICHMOND VA 23228</p> | <p>DATE August 17, 2009</p> <p>AMOUNT \$484.22</p> <p style="text-align: center;"><i>June A. Goodrich</i> <small>AUTHORIZED SIGNATURE</small></p> |
|---|---|

⑈399556⑈ ⑆071974453⑆ 0000904015⑈ ⑆0000048422⑆

Warning Band
* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

Security Features:

- Bank MICR Numbers show MICR numbers on back
- Void Penitograph
- Void Penitograph
- Bank MICR Numbers show MICR numbers on back
- Void Penitograph
- Bank MICR Numbers show MICR numbers on back

SINTRUST RIC 9824000
ORLANDO, FL
335-014 4631021524
5100510017

VJRI 68748448 0000012896649
1500 690824

ENDORSE HERE

June A. Goodrich

810090649

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
BY SIGNING FOR PAYMENT, THE SIGNER ACCEPTS THE LIABILITY OF THE PAYEE

SUNTRUST BANK
 P O BOX 622227
 ORLANDO FL 32862-2227

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 0000812096649
 08/25/2009



Account Statement

12322812242391
 JUNE A GOODRICH
 9723 STOCKBRIDGE DR
 RICHMOND VA 23228-1224

Questions? Please call
 1-800-786-8787

SOLID THINKS OUTSIDE THE MAILBOX. GET THIS STATEMENT AND OTHERS ONLINE. SIGN ON TO SUNTRUST ONLINE BANKING AT SUNTRUST.COM, NAVIGATE TO "I WANT TO...", THEN CLICK "TURN ON/OFF PAPER STATEMENTS."

| Account Summary | Account Type | Account Number | Statement Period |
|-----------------|---------------|----------------|-------------------------|
| | FREE CHECKING | 0000812096649 | 07/28/2009 - 08/25/2009 |

| Description | Amount | Description | Amount |
|--------------------|-------------|------------------------------------|------------|
| Beginning Balance | \$66.58 | Average Balance | \$1,998.85 |
| Deposits/Credits | \$15,449.38 | Average Collected Balance | \$1,602.26 |
| Checks | \$3,202.49 | Number of Days in Statement Period | 29 |
| Withdrawals/Debits | \$6,797.78 | | |
| Ending Balance | \$5,515.69 | | |

| Deposits/Credits | Date | Amount | Description |
|------------------|-------|----------|--|
| | 07/28 | 77.00 | ONLINE BANKING TRANSFER FROM 0175 1000046394879 |
| | 07/29 | 80.98 | ELECTRONIC/ACH CREDIT FSA: Eck Supply BENEFITSVC *****4051Q3A |
| | 07/29 | 86.42 | CHECK CARD CREDIT B-LABS CREAM 800-235-0841 CY |
| | 07/31 | 1,401.71 | ELECTRONIC/ACH CREDIT ECK SUPPLY COMP DIRECT DEP *****7764VB |
| | 08/03 | 629.00 | ELECTRONIC/ACH CREDIT US TREASURY 303 SOC SEC *****6122C1 SSA |
| | 08/03 | 6,000.57 | DEPOSIT |
| | 08/14 | 1,401.69 | ELECTRONIC/ACH CREDIT ECK SUPPLY COMP DIRECT DEP *****2954VB |
| | 08/14 | 150.00 | ONLINE BANKING TRANSFER FROM 0175 1000046394879 |
| | 08/19 | 103.74 | ELECTRONIC/ACH CREDIT FSA: Eck Supply BENEFITSVC *****8061Q3A |
| | 08/24 | 16.79 | CHECK CARD CREDIT TR DATE 08/20 FOOD LION #0297 S4C RICHMOND VA |
| | 08/24 | 490.02 | DEPOSIT >>>>>> 2 checks combined here. \$484.22 & \$5.80 |
| | 08/24 | 5,011.46 | DEPOSIT |

Deposits/Credits: 12 Total Items Deposited: 4

| Checks | Check Number | Amount | Date Paid | Check Number | Amount | Date Paid | Check Number | Amount | Date Paid |
|--------|--------------|--------|-----------|--------------|----------|-----------|--------------|--------|-----------|
| | 2410 | 77.47 | 07/31 | 2412 | 2,856.80 | 08/06 | 2414 | 200.14 | 08/18 |
| | 2411 | 40.00 | 08/10 | 2413 | 28.08 | 08/18 | | | |

Checks: 5

| Withdrawals/Debits | Date Paid | Amount | Description |
|--------------------|-----------|--------|--|
| | 07/28 | 16.49 | POINT OF SALE DEBIT CNS RITE AID CORP. 730 RICHMOND VA 00736143 TR DATE 07/28 |
| | 07/31 | 236.75 | POINT OF SALE DEBIT FOOD LION #0297 RICHMOND VA 26029701 TR DATE 07/31 |

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 P O BOX 622227
 ORLANDO FL 32862-2227

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 0000812096649
 09/24/2009



Account Statement

1232281224239!
 JUNE A GOODRICH
 9723 STOCKBRIDGE DR
 RICHMOND VA 23228-1224

Questions? Please call
 1-800-786-8787

FOR OVERDRAFT PROTECTION CLIENTS, EFFECTIVE 11/14/09, THE AMOUNT TRANSFERRED FROM A DESIGNATED CHECKING, SAVINGS OR MONEY MARKET ACCOUNT TO THE OVERDRAWN ACCOUNT WILL NO LONGER BE BASED ON \$100 INCREMENTS, BUT WILL BE THE ACTUAL OVERDRAFT AMOUNT PLUS ANY APPLICABLE FEES.

| Account Summary | Account Type | Account Number | Statement Period |
|-----------------|---------------|----------------|-------------------------|
| | FREE CHECKING | 0000812096649 | 08/26/2009 - 09/24/2009 |

| Description | Amount | Description | Amount |
|--------------------|------------|------------------------------------|------------|
| Beginning Balance | \$5,515.69 | Average Balance | \$1,265.19 |
| Deposits/Credits | \$4,465.39 | Average Collected Balance | \$1,265.19 |
| Checks | \$2,187.98 | Number of Days in Statement Period | 30 |
| Withdrawals/Debits | \$7,605.86 | | |
| Ending Balance | \$187.24 | | |

| Deposits/ Credits | Date | Amount | Description |
|---------------------|-------|--------------------------|--|
| | 08/28 | 1,401.70 | ELECTRONIC/ACH CREDIT ECK SUPPLY COMP DIRECT DEP *****0034VB |
| | 09/03 | 629.00 | ELECTRONIC/ACH CREDIT US TREASURY 303 SOC SEC *****6122C1 SSA |
| | 09/03 | 500.00 | DEPOSIT |
| | 09/09 | 383.00 | ELECTRONIC/ACH CREDIT FSA: Eck Supply BENEFITSVC *****5780Q3A |
| | 09/09 | 50.00 | ONLINE BANKING TRANSFER FROM 0175 1000046394879 |
| | 09/11 | 1,401.69 | ELECTRONIC/ACH CREDIT ECK SUPPLY COMP DIRECT DEP *****1524VB |
| | 09/15 | 100.00 | ONLINE BANKING TRANSFER FROM 0175 1000046394879 |
| Deposits/Credits: 7 | | Total Items Deposited: 0 | |

| Checks | Check Number | Amount | Date Paid | Check Number | Amount | Date Paid | Check Number | Amount | Date Paid |
|-----------|--------------|----------|-----------|--------------|--------|-----------|--------------|--------|-----------|
| | 2415 | 250.00 | 09/08 | 2417 | 233.50 | 09/04 | 2419 | 244.81 | 09/17 |
| | 2416 | 1,409.67 | 09/09 | 2418 | 50.00 | 09/16 | | | |
| Checks: 5 | | | | | | | | | |

| Withdrawals/ Debits | Date Paid | Amount | Description |
|---------------------|-----------|----------|---|
| | 08/26 | 460.11 | ELECTRONIC/ACH DEBIT TARGET NAT'L BK BILL PAY 000000069980734 |
| | 08/26 | 728.90 | ELECTRONIC/ACH DEBIT CAPITAL ONE ONLINE PMT 923739910086952 |
| | 08/26 | 1,444.53 | ELECTRONIC/ACH DEBIT CAPITAL ONE ONLINE PMT 923739910087013 |
| | 08/26 | 26.80 | CHECK CARD PURCHASE AUNT SARAHS - BROOK RD GLEN ALLEN VA TR DATE 08/22 |
| | 08/26 | 27.38 | POINT OF SALE DEBIT WAWA 682 RICHMOND VA 00068201 TR DATE 08/25 |
| | 08/26 | 60.00 | POINT OF SALE DEBIT WAWA 682 RICHMOND VA 00068201 TR DATE 08/25 |
| | 08/27 | 484.22 | DEPOSITED ITEM RETURNED |

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P O BOX 622227
ORLANDO FL 32862-2227

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0000812096649
09/24/2009

SUNTRUST

Account Statement

| Withdrawals/ Debits | Date Paid | Amount | Description |
|------------------------|--------------|--------|------------------------------------|
| | 08/27 | 10.00 | DEPOSITED ITEM RETURNED FEE |
| | 08/27 | 226.97 | ELECTRONIC/ACH DEBIT HOME DEPOT |
| | | | ONLINE PMT 133050523907633 |