

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	
<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 if necessary, please cross out pre-printed address and write in change of address.		CLAIM FILED JACKSONVILLE, FLORIDA JUN 08 2010	
TROY NOVEY 1321 William St. Sycamore, IL. 60178		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 (815) 895-7457 <input checked="" type="checkbox"/> Check box if address is where claim should be sent.		<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 ()		Clerk U.S. Bankruptcy Court	
1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ <u>221,738.42</u> <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: <u>UNPAID mortgage note as part of refinance.</u>		3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: <u>1255</u> <small>3a. Debtor may have scheduled account as:</small>	
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 checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Property: \$ <u>230,000.00</u> Annual Interest Rate: <u>6.3%</u> If any: \$ _____ Basis for Perfection: _____ Secured Claim Amount: \$ <u>221,738.42</u> 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 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: \$ _____ <small>Include <u>ONLY</u> the priority portion of your unsecured claim here.</small> 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 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: 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.) <small>If the documents are not available, please explain.</small> 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		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 <u>06/07/2010</u>		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. <u>Troy Novoy</u>	

Penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571.

0332463 01 AT 0.357 **AUTO TO 0 6197 60178-3401
MSR CZ AG 0101---0-2---C00000311N 1 P33130
TROY NOVEY
1321 William St
Sycamore IL 60178-3401



IMPORTANT NOTICE

As of the date of this notice, our records reflect that your loan is past due for multiple payments. We are researching whether any of these payments have been made. Please be advised that any payments that are due, which are not under research, must be remitted immediately. Upon completion of our research, we will make any appropriate corrections to your account and notify you of any balances due.

Thank you for your prompt attention.

LOAN SERVICING
Loan Counselor

HOME LOAN SUMMARY

Home loan overview as of 01/28/2010

Principal balance \$221,738.42
Escrow balance -\$342.05
Late Charge if payment received after 02/16/2010 \$76.88

Amount due on 02/01/2010 as of 01/28/2010

Home loan payment due 02/01/2010 \$2,208.34
Past due payment amount 11,643.00
(see next page for account details)

Calls may be monitored or recorded to ensure quality service. We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

PAYMENT INSTRUCTIONS

- Please
 - don't send cash
 - don't staple the check to the payment coupon
 - don't include correspondence
 - include coupon with payment
- Write the account number on the check or money order.
- Make the check payable to BAC Home Loans Servicing, LP
Attn: Remittance Processing
PO Box 650070
Dallas, TX 75265-0070

Account number 022627682 (2)
Troy Novey
1321 William St.
Sycamore, IL 60178

SEE OTHER SIDE FOR IMPORTANT INFORMATION

BAC Home Loans Servicing, LP
PO Box 650070
Dallas, TX 75265-0070

Payment due Feb 1, 2010 *\$2,208.34
After Feb 16, 2010 late payment *\$2,285.22

*Payment amount includes late charges. See Home Loan Details for breakdown

Additional Principal

Additional Escrow

Check total



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