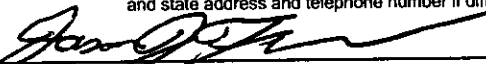


UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION		PROOF OF CLAIM	
In re: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF	
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. 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: <small>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.</small>		CLAIM FILED	
Jason J Franks Po Box 104 Friend, NE 68359 JACKSONVILLE, FLORIDA		JUN 12 2010	
Creditor Telephone Number 402 540 7126		CLERK, U.S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA	
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if address is where Notice is to be sent. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
Payment Telephone Number ()		<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 \$ 288.10 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.			
2. BASIS FOR CLAIM: Bounced Check from escrow		3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 6362	
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: \$ _____		Secured Claim Amount: \$ _____ Unsecured Claim Amount: \$ _____ Amount of arrearage and other charges as of time case filed included in secured claim, Basis for Perfection: _____	
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. 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: \$ _____ <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 checked="" 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.) 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 Proc 18750 Lake Drive East Chanhassen, MN 55317	
DATE 6-10-2010		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. 	

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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.



SALINE COUNTY

P.O. Box 865 • WILBER, NEBRASKA 68465

DEBBIE SPANYERS

Saline County Treasurer

PHONE (402) 821-2375

FAX (402) 821-3381

salinetreas@diodecom.net

September 16, 2009

Josefita Vela 221
Main Friend, NE
68359

Re: Taylor, Bean & Whitaker/Mortgage Corp.-Insufficient Fund Check

Dear Josefita:

Our office has been notified that the check we received from Taylor, Bean & Whitaker has been declared insufficient.

This check was written in part to pay the second half of your real estate taxes on property described as: Friend City, Lot 210. As our checking account has been debited for the amount of this insufficient fund check, it was necessary to cancel all the real estate receipts which were associated with this insufficient fund payment.

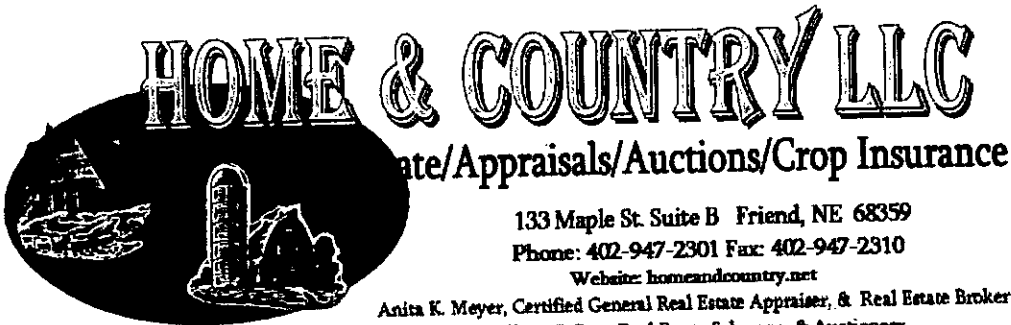
As the second installment became delinquent on September 1, 2009, delinquent interest will now need to be collected along with the principal. You may have already been contacted by your escrow company regarding this situation, however, if you have not been, I wanted you to be informed of your current tax status with our office.

Please take whatever action you feel necessary and if you have any questions, please do not hesitate to contact me.

Very truly yours,



Debbie Spanyers
Saline County Treasurer



Appraisal/ Appraisals/ Auctions/ Crop Insurance

133 Maple St. Suite B Friend, NE 68359

Phone: 402-947-2301 Fax: 402-947-2310

Website: homeandcountry.net

Anita K. Meyer, Certified General Real Estate Appraiser, & Real Estate Broker

William E. Rut, Real Estate Salesman, & Auctioneer

Kent Roth, Real Estate Salesman

10/2/09

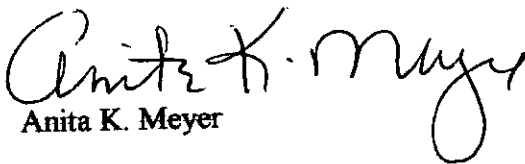
Jason Franks
221 Main
Friend, NE 68359

Jason;

Enclosed is the letter I spoke with you about over the phone. I don't know if you recall or not, but we were going to pay these 2008 taxes out of closing as we knew the amount and had the statement, but your lender requested the funds be put in escrow instead. You were given a credit for \$546.29 on the settlement statement for the portion of the 2008 taxes that the Seller owned. Your lender obviously has this escrow funds because they paid the first half of the taxes, but, as the letter states, the check for the 2nd. half bounced.

I encourage you to get this resolved with your current lender or it could put your home in jeopardy of a tax sale. Feel free call if any questions, and I would appreciate you letting me know when this is resolved so I can let the Seller know.

Sincerely


Anita K. Meyer

\$288.10

Taxes Due

Served by Webserver # 2



Saline County



Parcel	Name
760029016	VELA, JOSEFITA 221 MAIN FRIEND, NE 68359

Legal
FRIEND CITY LOT 210 221 \ MAIN

Payment Information

Select which payment(s) you would like to make and click on continue.

Parcel Information

Tax District	15
Levy	2.391819
Value	\$ 24,990
Tax Sale(s)	

Tax Information

Gross Tax Assessed	\$ 597.72
Exemption/Credit	\$ 21.52
Net Tax	\$ 576.20



Year: 2008 Statement: 8758

Real Estate Tax

Net Tax Due	\$ 576.20	
First Half Payment	\$ 0.00	Paid 4/22/2009
Second Half Payment	\$ 0.00	Paid 10/26/2009
Unpaid Tax Due	\$ 0.00	



Delinquency Dates

1st Half: 05/01/2009
2nd Half: 09/01/2009

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Served by Webserver # 2

Taxes Due



Saline County



Parcel	Name
760029016	FRANKS, JASON J 221 MAIN STREET PO BOX 104 FRIEND, NE 68359

Legal
FRIEND CITY LOT 210
221 \ MAIN

Payment Information

Select which payment(s) you would like to make and click on continue.

Parcel Information

Tax District
Levy
Value
Tax Sale(s)

15
2.406463
\$ 48,420

Tax Information

Gross Tax Assessed	\$ 1,165.20
Exemption/Credit	\$ 39.82
Net Tax	\$ 1,125.38

Year: 2009 Statement: 2467

Net Tax Due
First Half Payment
Second Half Payment
Unpaid Tax Due

Real Estate Tax

\$ 1,125.38	
\$ 0.00	Paid 4/19/2010
\$ 562.69	<u>Pay Second Half</u>
\$ 562.69	

Interest Calculator

Tax Breakdown

Delinquency Dates

1st Half: 05/01/2010
2nd Half: 09/01/2010

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Jason J Franks
PO BOX 104
Friend NE 68359
June 10, 2010

BMC Group, Inc.

ATT: Taylor Bean & Whitaker Mortgage Corp. Claim Processing
PO BOX 3020
Chanhassen, MN 55317-3020

My Claim against Taylor Bean and Whitaker is for a payment made from my escrow account with them in the amount of \$288.10. I have enclosed letters from the county treasurer's office and the real estate agent that sold me the house stating that the check bounced.

A duplicate payment was made from my escrow account with BAC home loan servicing (Bank of America) to cover the delinquent taxes. I have not recovered money from the check Taylor Bean and Whitaker bounced. This has increased my mortgage payment to cover the escrow account shortage.

Sincerely,



Jason J Franks 6/10/10