

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.

**OAK HOLLOW Property Owners' ASSOCIATION, INC.**  
c/o **ERNEST W. STURGES, JR. Esq.** JACKSONVILLE, FLORIDA  
**701 JC Center Ct STE 3**  
**PORT CHARLOTTE FL 33954** **FILED**  
**AUN 14 2010**

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 (904) 685-1666  Check box if address is where creditor is to be sent.

Name and address where payment should be sent (if different from above) **MIDDLE DISTRICT OF FLORIDA**  
 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 \$ **2355.32**

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:

**ASSESSMENTS**

(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: \$ **11,730.00**

Annual Interest Rate: \_\_\_\_\_ % If any: \$ \_\_\_\_\_

Secured Claim Amount: \$ **2355.32**

**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, \_\_\_\_\_

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

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).

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

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

By Hand, Courier, Or Overnight Delivery to:  
BMC Group, Inc.  
Attn: Taylor, Bean & Whitaker Mortgage Corp. Claim Proce:  
18750 Lake Drive East  
Chanhassen, MN 55317

**THIS SPACE FOR COURT USE ONLY**

T, B & W Mortgage Corp.



02608

DATE  
**06-11-2010**

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.

*Ernest W. Sturges, Jr.*

**ERNEST W. STURGES, JR.**, ASSOCIATION COUNSEL

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## 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)

<p><b>Court, Name of Debtor, and Case Number:</b> Use this proof of claim form only if you are asserting a claim against the Debtor, Taylor, Bean &amp; 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.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <th style="text-align: left;">DEBTOR</th> <th style="text-align: left;">CASE NO</th> <th style="text-align: left;">PETITION DATE</th> </tr> <tr> <td>Taylor, Bean &amp; Whitaker Mortgage Corp.</td> <td>3:09-bk-07047-JAF</td> <td>8/24/2009</td> </tr> </table> <p><b>Creditor's Name and Address:</b> 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).</p> <p><b>1. Amount of Claim as of Date Case Filed:</b> 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.</p> <p><b>2. Basis for Claim:</b> 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.</p> <p><b>3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:</b> State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.</p> <p><b>3a. Debtor May Have Scheduled Account As:</b> 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.</p> <p><b>4. Secured Claim:</b> 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.)</p>	DEBTOR	CASE NO	PETITION DATE	Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009	<p>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.</p> <p><b>5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).</b> 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.</p> <p><b>6. Credits:</b> 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.</p> <p><b>7. Supporting Documents:</b> 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.</p> <p><b>Date and Signature:</b> The person filing this proof of claim <u>must</u> 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.</p> <p><b>Date-Stamped Copy:</b> <b>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.</b> <i>Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.</i> Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."</p>
DEBTOR	CASE NO	PETITION DATE					
Taylor, Bean & Whitaker Mortgage Corp.	3:09-bk-07047-JAF	8/24/2009					

### DEFINITIONS

### INFORMATION

<p><b>DEBTOR</b> A debtor is the person, corporation, or other entity that has filed a bankruptcy case.</p> <p><b>CREDITOR</b> 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.</p> <p><b>CLAIM</b> 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.</p> <p><b>PROOF OF CLAIM</b> 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</p> <p><b>SECURED CLAIM Under 11 U.S.C. §506(a)</b> 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.</p>	<p>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).</p> <p><b>UNSECURED NONPRIORITY CLAIM</b> 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.</p> <p><b>UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a)</b> 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.</p> <p><b>Evidence of Perfection</b> Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other</p>	<p>document showing that the lien has been filed or recorded.</p> <p><b>Redacted</b> 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.</p> <p><b>Offers to Purchase a Claim</b> 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.</p>
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ONCE YOUR CLAIM IS FILED YOU CAN OBTAIN OR VERIFY YOUR CLAIM NUMBER BY VISITING [www.bmcgroup.com/tbw mortgage](http://www.bmcgroup.com/tbw mortgage)

154  
#1539  
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CHARLOTTE COUNTY CLERK OF CIRCUIT COURT  
OR BOOK 3420, PGS 2117-2117 1 pg(s)  
INSTR # 1881345  
Doc Type LN, Recorded 09/29/2009 at 09:07 AM  
Rec. Fee: \$10.00  
Cashiered By: GAILG Doc. #:1

This instrument prepared by and return to:  
Ernest W. Sturges, Jr., Esquire  
Goldman, Tiseo & Sturges, P.A.  
701 JC Center Court, Suite 3  
Port Charlotte, FL 33954  
10099.059-03

CLAIM OF LIEN FOR ASSOCIATION ASSESSMENTS

STATE OF FLORIDA  
COUNTY OF CHARLOTTE

BEFORE ME, the undersigned Notary Public, personally appeared John Robinson, who was duly sworn and says that he is the President of OAK HOLLOW PROPERTY OWNERS' ASSOCIATION, INC., whose address is 1111 Forest Nelson Blvd, Port Charlotte, FL 33952, the Lienor herein, and who further says:

- 1. A Lien for unpaid assessments is hereby imposed against the following-described parcel:

*Lot 32, Block 5300, Port Charlotte Subdivision, Section 96, 2<sup>nd</sup> Replat a/k/a Shadow Moss Subdivision Oak Hollow, Phase III, according to the plat thereof, as recorded in Plat Book 16, Pages 22A through 22 C, of the Public Records of Charlotte County, Florida..*

- 2. The above-described unit is owned by the following individual:

TAYLOR BEAN AND WHITAKER MORTGAGE CORP.

- 3. The amount due and the due date for the assessment is as follows:

1% Retro active Maintenance assessments:	\$560.90
Maintenance assessments due for 7/7/09 through 9/30/09:	\$135.88
Maintenance assessments due for October 1, 2009:	145.00
<b>TOTAL DUE:</b>	<b>\$841.78</b>

- 4. In addition to the foregoing sum, this Lien also secures all unpaid assessments, interest, if any, from the due date, late charges, if any, costs and attorney's fees which are due and which may accrue subsequent to the recording of the Claim of Lien.

OAK HOLLOW PROPERTY OWNERS'  
ASSOCIATION, INC.,  
a Florida not-for-profit corporation

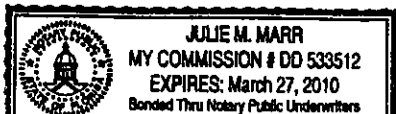
By: John L. Robinson  
John Robinson, President

STATE OF FLORIDA  
COUNTY OF CHARLOTTE

The foregoing instrument was acknowledged before me this 27<sup>th</sup> day of Oct, 2009 by John Robinson, as President of OAK HOLLOW PROPERTY OWNERS' ASSOCIATION, INC., a Florida not-for-profit corporation, on behalf of the said corporation. Who is personally known to me or produced \_\_\_\_\_ as identification.

(SEAL)

Julie M. Marr  
Notary Public



Oak Hollow POA

1111 Forrest Nelson Blvd.

Port Charlotte, FL 33952

Phone: 941-624-3451 Fax: 941-624-2552

E-mail: oakhollowhoa@comcast.net

**Statement**

Date

6/11/2010

Taylor Bean and Whiteaker Mortgage  
 1417 N. Magnolia Avenue  
 Ocala, FL 34475

Due Date	Account #	Amount Due	Amount Enc.
6/11/2010	524 Rose Apple Circle	\$2,355.32	

Description	Amount	Balance
INV #5014. Due 04/01/2008. Orig. Amount \$135.00. --- Assessment \$135.00 Due 04/30/2008.	135.00	135.00
--- Late Fee \$25.00	25.00	160.00
INV #5120. Due 05/21/2008. Orig. Amount \$5.32. --- Certified Mail \$5.32	5.32	165.32
INV #5519. Due 07/01/2008. Orig. Amount \$135.00. --- Assessment \$135.00	135.00	300.32
INV #5659. Due 08/01/2008. Orig. Amount \$25.00. --- Late Fee \$25.00	25.00	325.32
INV #6156. Due 10/01/2008. Orig. Amount \$135.00. --- Assessment \$135.00	135.00	460.32
INV #6368. Due 10/09/2008. Orig. Amount \$75.00. --- Lot mow \$75.00	75.00	535.32
INV #6347. Due 11/03/2008. Orig. Amount \$25.00. --- Late Fee \$25.00	25.00	560.32
INV #6374. Due 11/25/2008. Orig. Amount \$25.00. --- Lot mow \$25.00	25.00	585.32
INV #6766. Due 01/03/2009. Orig. Amount \$145.00. --- Assessment \$145.00	145.00	730.32
INV #7336. Due 04/01/2009. Orig. Amount \$145.00. --- Assessment \$145.00	145.00	875.32
INV #7445. Due 04/08/2009. Orig. Amount \$25.00. --- Maintenance \$25.00	25.00	900.32
INV #7489. Due 05/01/2009. Orig. Amount \$25.00. --- Late Fee \$25.00	25.00	925.32

PLEASE NOTE: ALL ACCOUNTS OVER 31 DAYS  
 PAST DUE WILL BE REFERRED TO OUR  
 ATTORNEY. ADDITIONAL LEGAL FEES WILL  
 BE CHARGED.

Amount Due

\$2,355.32

Phone #	Fax #	E-mail	Web Site
941-624-3451	941-624-2552	oakhollowhoa@comcast.net	www.myoakhollow.org

Oak Hollow POA

1111 Forrest Nelson Blvd.  
 Port Charlotte, FL 33952  
 Phone: 941-624-3451 Fax: 941-624-2552  
 E-mail: oakhollowhoa@comcast.net

# Statement

Date
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6/11/2010

Taylor Bean and Whiteaker Mortgage  
 1417 N. Magnolia Avenue  
 Ocala, FL 34475

Due Date	Account #	Amount Due	Amount Enc.
6/11/2010	524 Rose Apple Circle	\$2,355.32	

Description	Amount	Balance
INV #7559. Due 05/21/2009. Orig. Amount \$50.00. --- Lot mow \$25.00 --- Fine \$25.00	50.00	975.32
INV #7560. Due 05/30/2009. Orig. Amount \$50.00. --- Lot mow \$25.00 --- Fine \$25.00	50.00	1,025.32
INV #7561. Due 06/10/2009. Orig. Amount \$50.00. --- Lot mow \$25.00 --- Fine \$25.00	50.00	1,075.32
INV #7562. Due 06/18/2009. Orig. Amount \$50.00. --- Lot mow \$25.00 --- Fine \$25.00	50.00	1,125.32
INV #7942. Due 07/01/2009. Orig. Amount \$145.00. --- Assessment \$145.00	145.00	1,270.32
INV #8031. Due 07/06/2009. Orig. Amount \$150.00. --- Lot mow \$75.00 --- Fine \$75.00	150.00	1,420.32
INV #8053. Due 07/20/2009. Orig. Amount \$100.00. --- Lot mow \$25.00 --- Fine \$25.00 --- Lot mow \$25.00 --- Fine \$25.00	100.00	1,520.32
INV #8073. Due 07/23/2009. Orig. Amount \$50.00. --- Lot mow \$25.00 --- Fine \$25.00	50.00	1,570.32

PLEASE NOTE: ALL ACCOUNTS OVER 31 DAYS  
 PAST DUE WILL BE REFERRED TO OUR  
 ATTORNEY. ADDITIONAL LEGAL FEES WILL

Amount Due
\$2,355.32

Phone #	Fax #	E-mail	Web Site
941-624-3451	941-624-2552	oakhollowhoa@comcast.net	www.myoakhollow.org

## Oak Hollow POA

1111 Forrest Nelson Blvd.  
 Port Charlotte, FL 33952  
 Phone: 941-624-3451 Fax: 941-624-2552  
 E-mail: oakhollowhoa@comcast.net

## Statement

Date

6/11/2010

Taylor Bean and Whiteaker Mortgage  
 1417 N. Magnolia Avenue  
 Ocala, FL 34475

Due Date	Account #	Amount Due	Amount Enc.
6/11/2010	524 Rose Apple Circle	\$2,355.32	

Description	Amount	Balance
INV #8100. Due 08/03/2009. Orig. Amount \$50.00. --- Lot mow \$25.00 --- Fine \$25.00	50.00	1,620.32
INV #8101. Due 08/03/2009. Orig. Amount \$50.00. --- Lot mow \$25.00 --- Fine \$25.00	50.00	1,670.32
INV #8150. Due 08/03/2009. Orig. Amount \$25.00. --- Late Fee \$25.00	25.00	1,695.32
INV #8173. Due 08/19/2009. Orig. Amount \$50.00. --- Lot mow \$25.00 --- Fine \$25.00	50.00	1,745.32
INV #8582. Due 10/01/2009. Orig. Amount \$145.00. --- Assessment \$145.00	145.00	1,890.32
INV #8681. Due 10/01/2009. Orig. Amount \$100.00. --- Lot mow \$75.00 --- Fine \$25.00	100.00	1,990.32
INV #8757. Due 11/02/2009. Orig. Amount \$25.00. --- Late Fee \$25.00	25.00	2,015.32
INV #9142. Due 01/01/2010. Orig. Amount \$145.00. --- Assessment \$145.00	145.00	2,160.32
INV #9238. Due 01/31/2010. Orig. Amount \$25.00. --- Late Fee \$25.00	25.00	2,185.32
INV #9694. Due 04/01/2010. Orig. Amount \$145.00. --- Assessment \$145.00	145.00	2,330.32
INV #9862. Due 05/20/2010. Orig. Amount \$25.00. --- Late Fee \$25.00	25.00	2,355.32

PLEASE NOTE: ALL ACCOUNTS OVER 31 DAYS  
 PAST DUE WILL BE REFERRED TO OUR  
 ATTORNEY. ADDITIONAL LEGAL FEES WILL

Amount Due

\$2,355.32

Phone #	Fax #	E-mail	Web Site
941-624-3451	941-624-2552	oakhollowhoa@comcast.net	www.myoakhollow.org

**G T S**  
**GOLDMAN TISEO STURGES**  
ATTORNEYS AT LAW

701 JC Center Court, Suite 3  
Port Charlotte, Florida 33954

**Jason B. Goldman, Esq.**  
*Florida Supreme Court  
Certified Circuit Civil Mediator*  
jgoldman@gtslawfirm.com

**Albert J. Tiseo, Jr., Esq.**  
atiseo@gtslawfirm.com

**Ernest W. Sturges, Jr., Esq.**  
esturges@gtslawfirm.com

Phone (941) 625-6666  
Fax (941) 625-0660  
www.gtslawfirm.com

Our File No.:10099.059

June 11, 2010

**via Federal Express**

BMC Group, Inc.  
Attn: Taylor, Bean & Whitaker Mortgage Corp.  
Claim Processing  
18750 Lake Drive East  
Chanhasse, MN 55317

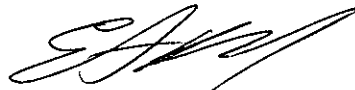
Re: Proof of Claim  
Our Client: Oak Hollow Property Owners' Association, Inc.  
Case No.: 3:09-bk-07047-JAF

Dear Sirs:

Enclosed please find Proof of Claim with supporting documents for filing in the Chapter 11  
Bankruptcy Case Number 3:09-bk-07047-JAF.

Thank you.

Very truly yours,



ERNEST W. STURGES, JR.  
Of Goldman, Tiseo & Sturges, P.A.

EWS/lb  
encs.  
cc: Client