

**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.

**SCOTT SPARKS
7275 Boardwalk
Crown Point, IN 46307**

CLAIM FILED
JACKSONVILLE, FLORIDA

JUN 15 2010
CLERK, U. S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

FILED
If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

Creditor Telephone Number (219) 662-2352
Name and address where payment should be sent (if different from above):

Check box if address is where Notice is to be sent.
 Check this box if you are the debtor or trustee in this case.

THIS SPACE IS FOR COURT USE ONLY
Claim Number (if known):
Filed on: N/A

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ 2,281.58
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: Mortgage Note (sold to Bank of America) (See instructions #2 and #3a on reverse side.)
3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 6137
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 N/A
Value of Property: \$ N/A Annual Interest Rate: N/A % if any: \$ N/A Basis for Perfection: N/A
Secured Claim Amount: \$ N/A **DO NOT** include the priority portion of your claim here.
Unsecured Claim Amount: \$ N/A
Amount of arrearage and other charges as of time case filed included in secured claim:

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: \$ 2,281.58 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 Processing
18750 Lake Drive East
Chanhassen, MN 55317

THIS SPACE FOR COURT USE ONLY
T, B & W Mortgage Corp.

03074

DATE
6-14-10

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.
Scott Sparks

Scott Sparks
7275 Boardwalk
Crown Point, IN 46307
Home: 219-662-2352
Cell: 219-218-8409

To whom it may concern,

The basis for this summary is to explain and re-coop a payment made to Taylor, Bean, and Whitaker. I have attached and hi-lighted the evidence to support this. To explain, T,B, &W sold my mortgage to BAC Home Loans. I have my mortgage payment made through my bank on the 14th of every month. In the month of August of 2009, my payment was accepted by T,B, & W on the 14th. In a notice dated August 23, 2009 from BAC Home Loans, I am notified that they have purchased my mortgage from T,B, & W. In this notice, it informs me that T,B, & W will stop accepting payments on August 5, 2009 and BAC will start accepting them on August 6, 2009. When BAC Home Loans became the new servicer, I received a notice from them dated October 14, 2009 that they were trying to receive the August payment from T,B,& W. This notice also informed me that my payment made on September 14th would be applied as my August payment leaving me a month behind in my payments. I have since refinanced and in doing so, had to make my BAC Home Loans account current by paying an extra month that T,B,&W accepted after the date that they sold my loan. I hope this information is useful and if there are any questions or any other information that would be helpful, please feel free to call.

Thank You,



Scott Sparks

Bank of America 

Home Loans

P.O. Box 5170
SIMI VALLEY, CA 93062-5170



Send Correspondence to:
P.O. Box 5170
Simi Valley, CA 93062-5170



Business Address:
450 American Street
Simi Valley, CA 93065-6285

Notice Date: August 23, 2009

Account No.: 22632208

Property Address:
7275 Boardwalk Circle
Crown Point, IN 46307

Scott A Sparks & Patricia Sparks
7275 Boardwalk Circle
Crown Point, IN 46307

0001112-0007007 720978

Welcome!

Effective September 01, 2009, the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from Taylor, Bean & Whitaker to **BAC Home Loans Servicing, LP**, a subsidiary of Bank of America, N.A. ("BAC Home Loans")

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS:

The transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than directly related to the servicing of your loan. Except in limited circumstances, the law requires that your *present servicer* send you this notice at least 15 days before the effective date of transfer, or at closing. Your *new servicer* must also send you this notice no later than 15 days after this effective date or at closing. However, in this case, all necessary information is combined in this one notice.

YOUR PRESENT SERVICER:

Your *present servicer* is Taylor, Bean & Whitaker. If you have any questions relating to the transfer of servicing from Taylor, Bean & Whitaker, call Customer Service, toll-free, at 1-888-225-2164 between 08:00 AM to 05:00 PM, Eastern Standard Time, Monday through Friday.

YOUR NEW SERVICER CONTACT AND PAYMENT REMITTANCE ADDRESS:

Your *new servicer* will be **BAC Home Loans**. The business address for **BAC Home Loans** is: 450 American Street, Simi Valley, CA 93065-6285. The address to send correspondence is: P.O. Box 5170, Simi Valley, CA 93062-5170. The address to send your first payment is: P.O. Box 10334, Van Nuys, CA 91410-0334. The toll-free telephone number of **BAC Home Loans** is 1-800-437-5760. If you have any questions relating to the transfer of servicing to your new servicer, call **BAC Home Loans** Customer Service, toll-free, at 1-800-437-5760 between 8am to 9pm Eastern Time, Monday through Friday. Your call may be monitored or recorded to ensure quality service.

Please write the **BAC Home Loans** loan number on all checks and correspondence and have your loan number available when you call. Your complete loan file is being transferred to your *new servicer*.

INFORMATION CONCERNING YOUR PAYMENTS AND OPTIONAL INSURANCE:

We are required by law to inform you that the date that Taylor, Bean & Whitaker will stop accepting payments from you is August 05, 2009. The date that your *new servicer*, **BAC Home Loans**, will start accepting payments from you is August 06, 2009. Send all payments on or after that date to **BAC Home Loans**. **BAC Home Loans** will send you new billing statements. If you have a payment due before you receive your new billing statement, **write your BAC Home Loans account number (22632208)** on your check and mail it to **BAC Home Loans** at the payment address shown above. Please note that your account information is subject to change to reflect disbursements that are made by, and payments that are due to, your prior lender.

If your previous servicer was automatically drafting/deducting your monthly payment from your bank account, please disregard the coupon attached below because **BAC Home Loans** will continue this service without interruption. You will receive more information from **BAC Home Loans** about this service within a few days. If you wish to discontinue this service, please contact our Customer Service Department.

If you have chosen to purchase life, disability, accidental death or any other type of **optional insurance** this transfer may affect your right to continue receiving such insurance. After the transfer of servicing of your loan, the premium for any optional insurance will no longer be collected and payments for any premium due for your optional insurance will not be remitted. If you want to maintain your optional insurance, you should contact your insurance provider directly to determine whether your optional insurance can be continued and what steps you need to take to do so. This transfer does not affect your homeowner's insurance coverage. If you have any questions about optional insurance, please contact our affiliate, Banc of America Insurance Services. (BAIS) at 1-800-641-5298. BAIS has an array of high quality, affordable insurance products including homeowners, earthquake, flood, life, disability and fixed annuities products to help protect you and your home.*



Monthly Statement(s) for September, 2009

MAINSOURCE BANK MSB/064
EFFECTIVE JULY 1, 2009, A CONSECUTIVE OVERDRAFT FEE OF
\$15 WILL BE CHARGED TO YOUR ACCOUNT AT THE 7TH
CONSECUTIVE DAY OVERDRAWN AND THE 14TH CONSECUTIVE
DAY OVERDRAWN

Scott Sparks
or Patty Sparks
7275 Boardwalk
Crown Point IN 46307-8014

Page 1
9-03-09

Account #
Enclosures 17

FREE CHECKING
Previous Balance 8-09-09 481.54
+Deposits/Credits 12 10,877.05
-Checks/Debits 115 11,140.59
-Service Charge .00
+Interest Paid .00
Current Balance 218.00
Days in Statement Period 25

Table with columns: Date, Tracer, Description, Amount. Contains transaction details for EFT ACTIVITY from 8-10 to 8-11.

Continued on Next Page
Page 2
9-03-09
561375435

Scott Sparks

Table with columns: Date, Tracer, Description, Amount. Contains transaction details for 8-11.



Monthly Statement(s) for September, 2009

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Scott Sparks

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Home Loans

Customer Service Department, CA6-919-01-41
PO Box 5170
Simi Valley, CA 93062-5170

Scott A. Sparks
Patricia Sparks
7275 Boardwalk
Crown Point, IN 46307

Notice Date: October 14, 2009

Account No.: 22632208

Property Address:
7275 Boardwalk Circle
Crown Point, IN 46307

ABOUT YOUR LOAN

Your loan was recently transferred to Bank of America Home Loans Servicing, LP, a national mortgage lender and loan servicer.

WHAT THIS MEANS

Please be advised that we are in the process of retrieving the funds from the previous lender (Taylor, Bean & Whitaker). Please allow up to 30-60 days for the payment to be applied to your account.

This is to inform you that we received a payment in the amount of \$2,281.58 which has been applied toward your account on September 14, 2009 as the August 2009 payment. At this time your account is current through August 2009 and the next payment is due on September 01, 2009.

If you feel this payment was not the funds received from Taylor Bean & Whitaker, please call our Customer Service Department at (800) 669-6607 for further research. Please be assured that there will not be any negative credit reporting within the first 60 days after transfer in association with this matter.

Please accept our sincere apologies for any inconvenience you may have experienced due to delay in retrieving the funds. We would like to assure you that we strive to provide the highest level of service, and we look forward to meeting your needs in the future.

THANK YOU FOR YOUR BUSINESS

You are a valued customer here at BAC Home Loans Servicing, LP. It is our continued goal to provide our customers with the highest level of customer satisfaction.

If you need further assistance, please contact our Customer Service Department directly at (800) 669-6607.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.