


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 <small>If necessary, please cross out pre-printed address and write in change of address.</small>		CLAIM FILED	
Mary Charlynn Snoke 2733 NE Hope Drive Bend OR 97701		JACKSONVILLE, FLORIDA SEP 20 2010	
Creditor Telephone Number (414) 419-3070		CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE, FLORIDA	
Name and address where payment should be sent (if different from above): Mary Charlynn Snoke PO Box 5431 5431 Bend OR 97708		<input checked="" type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
Payment Telephone Number (414) 419-3070		<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 \$ <u>2196.73</u>		THIS SPACE IS FOR COURT USE ONLY	
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: <u>Mortgage</u>		3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: <u>8147</u>	
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>134,000</u> Annual Interest Rate: _____ % if any: \$ _____ Basis for Perfection: _____		Secured Claim Amount: \$ <u>2046.73</u> DO NOT include the priority portion of your claim here. Unsecured Claim Amount: \$ <u>150.00</u> 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: \$ _____ 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"/> 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"/> 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"/> Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5). <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 Processing 18750 Lake Drive East Chanhassen, MN 55317	
T, B & W Mortgage Corp.  03287			
DATE <u>9/13/10</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>M Snoke</u>		

Breakdown of claim amount

August 2009 payment never transferred to Bank of America and Taylor Bean cashed.	\$1164.38
Homeowners Insurance payment never paid to Farmers B of A had to pay.	\$533.06
Escrow refund check paid to me that bounced.	\$349.29
NSF Fees due to the bounced check that overdrew my account.	\$150.00

Total Claim = \$2196.73

TAYLOR, BEAN & WHITAKER Mortgage Corporation 352-369-6200 888-225-2164

394625

Payee Disbursement Voucher

Loan #	Pol/Tax #	Loan Name	Date Paid	Amount	Check Number
2828147		Mary Charynn Snoke	08/04/09	-349.29	394625

Payee DisbursementTotal: -349.29

HOME FEDERAL BANK
555 NW 3RD STREET
PRINEVILLE, OR 97754

038 01 1321 Page:
Date:
Account:

1
09/14/2009

Telephone: 541-447-4105

SEP 17 2009

RECEIVED

MARY CHARLYNN SNOKE
PO BOX 5431
BEND OR 97708

FDIC

* NOTICE OF ITEMS CHARGED *
* TO YOUR ACCOUNT *

THE FOLLOWING DEPOSITED ITEMS HAVE BEEN RETURNED
AND CHARGED BACK TO YOUR ACCOUNT

Payor	Reason	Amount
REFER TO IMAGE	NON-SUFFICIENT FUNDS	349.29

Total Items Charged Back to your Account:	349.29
PLEASE DEDUCT A HANDLING CHARGE OF:	5.00
YOUR ACCOUNT BALANCE AFTER THIS ACTIVITY:	153.73-

122000166
09/10/2009
6625406044

This is a LEGAL COPY of
your check. You can use it
the same way you would
use the original check.

RETURN REASON-X
REFER TO IMAGE

6002/00/09/03/2009
9510001004000000
6714902222

TAYLOR, BEAN & WHITAKER Mortgage Corporation
319 NE 14th Street
Orlando, Florida 32870
Equal Housing Opportunity Lender

Platinum Community Bank NO. 394625

Three Hundred Forty Nine and 29/100

MARY CHARLYNN SNOKE
PO BOX 5431
BEND OR 97708

320496955 09-04-09 101 4649 01

394625 071974453 0000904015

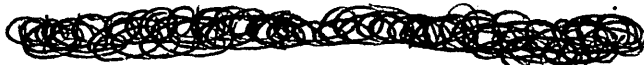
Returned Not Paid
NSF
Presented
August 11, 2009
\$349.29
AMOUNT
Dollars
394625
CHQ# 394625
DATE
AMOUNT
Dollars
394625
Signature: Laura Highley

394625

071974453

0000904015

0000034929



Demand Deposit ~~XXXXXXXXXX~~ - MARY CHARLYNN SNOKE

Account Classification

Warnings

Memo Balances			
Current Ledger Balance:	(\$238.23)	Current Available Balance:	(\$238.23)
Less Presentments:	(\$164.84)	Less Presentments:	(\$164.84)
Memo Ledger Balance:	(\$403.07)	Memo Available Balance:	(\$403.07)

Presentments				
Description	Memopost	Expiration	Ledger Adjustment	Available Adjustment
Source: EIM/3100 NSF CHECK CHARGE	Sep 14, 2009 11:43 p.m.	Sep 15, 2009	(\$150.00)	(\$150.00)
Source: IES/3002 (8900326) VONAGE *PRICE+TAXES	Sep 15, 2009 1:37 a.m.	Sep 15, 2009	(\$14.84)	(\$14.84)

Current & Previous Cycle				
Description	Debits	Credits	Date	Balance
Balance Forward:			Jul 24, 2009	\$672.60
<u>Deposit</u>		\$700.00	Jul 27, 2009	\$1,372.60
WENDY'S #0004 BEND OR CARD: 1501 TRAN DATE: 07/24	\$8.95		Jul 27, 2009	\$1,363.65
SPUD MUFFINS EXP BEND OR CARD: 1501 TRAN DATE: 07/27	\$20.20		Jul 27, 2009	\$1,343.45
SAFeway STORE BEND OR CARD: 1501 TRAN DATE: 07/26	\$52.54		Jul 27, 2009	\$1,290.91
PAYMENT TO HOME EQUITY LOC LOAN 17008341	\$123.01		Jul 27, 2009	\$1,167.90
<u>Deposit</u>		\$1,038.47	Jul 28, 2009	\$2,206.37
BI-MART #612 00 BEND OR CARD: 1501 TRAN DATE: 07/28	\$10.00		Jul 28, 2009	\$2,196.37
#00587 ALBERTSON BEND OR CARD: 1501 TRAN DATE: 07/27	\$25.11		Jul 28, 2009	\$2,171.26
SPUD MUFFINS EXP BEND OR CARD: 1501 TRAN DATE: 07/27	\$49.00		Jul 28, 2009	\$2,122.26
Check #1037	\$20.00		Jul 28, 2009	\$2,102.26
MCDONALD'S F2633 BEND OR CARD: 1501 TRAN DATE: 07/29	\$3.79		Jul 29, 2009	\$2,098.47
0702-671 NE GREENWOOD BEND OR CARD: 1501 TRAN DATE: 07/29	\$100.00		Jul 30, 2009	\$1,998.47
Check #1030	\$300.00		Jul 30, 2009	\$1,698.47
BLACK HORSE SALO BEND OR CARD: 1501 TRAN DATE: 07/31	\$31.20		Jul 31, 2009	\$1,667.27
OR LIQUOR 2220 N BEND OR CARD: 1501 TRAN DATE: 07/30	\$35.15		Jul 31, 2009	\$1,632.12
Check #1046	\$28.80		Jul 31, 2009	\$1,603.32
Check #1042	\$38.76		Jul 31, 2009	\$1,564.56
Check #1039	\$100.00		Jul 31, 2009	\$1,464.56
Check #1047	\$110.73		Jul 31, 2009	\$1,353.83
REDBOX *DVD RENT	\$1.00		Aug 03, 2009	\$1,352.83
OAKBRKTERRACE IL CARD: 1501 TRAN DATE: 08/02			Aug 03, 2009	\$1,349.23
US MARKET #150 BEND OR CARD: 1501 TRAN DATE: 08/03	\$3.60		Aug 03, 2009	\$1,341.09
SHELL Service St BEND OR CARD: 1501 TRAN DATE: 08/02	\$8.14		Aug 03, 2009	\$1,326.02
#00587 ALBERTSON BEND OR CARD: 1501 TRAN DATE: 08/01	\$15.07		Aug 03, 2009	\$1,326.02
SAFeway STORE BEND OR CARD: 1501 TRAN DATE: 08/02	\$55.90		Aug 03, 2009	\$1,270.12

DISCOVER ARC PAYMENTS 1044	\$100.00		Aug 03, 2009	\$1,170.12
FIA CardServices CHECK PYMT 1043	\$200.00		Aug 03, 2009	\$970.12
VZ WIRELESS ARC ARC 1040	\$248.62		Aug 03, 2009	\$721.50
Check #1038	\$80.27		Aug 03, 2009	\$641.23
Check #1041	\$95.98		Aug 03, 2009	\$545.25
Deposit		\$500.00	Aug 04, 2009	\$1,045.25
REDBOX *DVD RENT 866-733-2693	\$1.00		Aug 04, 2009	\$1,044.25
IL CARD: 1501 TRAN DATE: 08/04				
Check #1048	\$37.00		Aug 04, 2009	\$1,007.25
US MARKET #150 BEND OR CARD:	\$10.70		Aug 05, 2009	\$996.55
1501 TRAN DATE: 08/04				
SAFWAY STORE BEND OR CARD:	\$22.18		Aug 05, 2009	\$974.37
1501 TRAN DATE: 08/04				
TIMBERS BAR & GR BEND OR CARD:	\$33.00		Aug 05, 2009	\$941.37
1501 TRAN DATE: 08/05				
OR LIQUOR 2220 N BEND OR CARD:	\$54.55		Aug 05, 2009	\$886.82
1501 TRAN DATE: 08/04				
DOLLAR TREE #019 BEND OR CARD:	\$14.00		Aug 07, 2009	\$872.82
1501 TRAN DATE: 08/07				
BEND BROADBAND ACH REDPST	\$40.21		Aug 07, 2009	\$832.61
1045				
Deposit		\$1,038.23	Aug 10, 2009	\$1,870.84
ARBY'S #1575 00 BEND OR CARD:	\$10.08		Aug 10, 2009	\$1,860.76
1501 TRAN DATE: 08/08				
SPUD MUFFINS EXP BEND OR CARD:	\$10.10		Aug 10, 2009	\$1,850.66
1501 TRAN DATE: 08/08				
SPUD MUFFINS EXP BEND OR CARD:	\$10.10		Aug 10, 2009	\$1,840.56
1501 TRAN DATE: 08/10				
0702-671 NE GREENWOOD BEND OR	\$20.00		Aug 10, 2009	\$1,820.56
CARD: 1501 TRAN DATE: 08/07				
0702-671 NE GREENWOOD BEND OR	\$100.00		Aug 11, 2009	\$1,720.56
CARD: 1501 TRAN DATE: 08/11				
Check #1049	\$1,164.38		Aug 11, 2009	\$556.18
HARLAND CLARKE CHK ORDERS 038	\$17.05		Aug 12, 2009	\$539.13
09222113250				
SPUD MUFFINS EXP BEND OR CARD:	\$10.10		Aug 14, 2009	\$529.03
1501 TRAN DATE: 08/14				
0702-671 NE GREENWOOD BEND OR	\$40.00		Aug 14, 2009	\$489.03
CARD: 1501 TRAN DATE: 08/13				
BLACK HORSE SALO BEND OR CARD:	\$48.50		Aug 14, 2009	\$440.53
1501 TRAN DATE: 08/14				
BURGER KING #269 BEND OR CARD:	\$4.08		Aug 17, 2009	\$436.45
1501 TRAN DATE: 08/15				
VONAGE *PRICE+TA 866-243-4357	\$14.84		Aug 17, 2009	\$421.61
NJ CARD: 1501 TRAN DATE: 08/15				
TEXACO PAYMENT CHECK PYMT 1050	\$335.12		Aug 17, 2009	\$86.49
Deposit		\$300.00	Aug 18, 2009	\$386.49
SPUD MUFFINS EXP BEND OR CARD:	\$10.10		Aug 20, 2009	\$376.39
1501 TRAN DATE: 08/20				
SHELL Service St BEND OR CARD:	\$18.08		Aug 20, 2009	\$358.31
1501 TRAN DATE: 08/19				
SAFWAY STORE BEND OR CARD:	\$10.83		Aug 21, 2009	\$347.48
1501 TRAN DATE: 08/21				
Deposit		\$350.00	Aug 24, 2009	\$697.48
Deposit		\$1,038.24	Aug 24, 2009	\$1,735.72
MCDONALD'S F1104 BEND OR CARD:	\$4.18		Aug 24, 2009	\$1,731.54
1501 TRAN DATE: 08/22				
SPUD MUFFINS EXP BEND OR CARD:	\$10.10		Aug 24, 2009	\$1,721.44
1501 TRAN DATE: 08/23				
US MARKET #150 BEND OR CARD:	\$12.23		Aug 24, 2009	\$1,709.21
1501 TRAN DATE: 08/24				
SOU BLOCKBUSTER BEND OR CARD:	\$23.88		Aug 24, 2009	\$1,685.33
1501 TRAN DATE: 08/22				
#00587 ALBERTSON BEND OR CARD:	\$25.70		Aug 24, 2009	\$1,659.63
1501 TRAN DATE: 08/22				

0702-671 NE GREENWOOD BEND OR CARD: 1501 TRAN DATE: 08/22	\$40.00		Aug 24, 2009	\$1,619.63
SAFEWAY STORE BEND OR CARD: 1501 TRAN DATE: 08/23	\$60.75		Aug 24, 2009	\$1,558.88
****Statement Produced****			Aug 24, 2009	\$1,558.88
SPUD MUFFINS EXP BEND OR CARD: 1501 TRAN DATE: 08/25	\$10.10		Aug 25, 2009	\$1,548.78
PAYMENT TO HOME EQUITY LOC LOAN 17008341	\$127.11		Aug 25, 2009	\$1,421.67
BI-MART #612 00 BEND OR CARD: 1501 TRAN DATE: 08/26	\$14.99		Aug 26, 2009	\$1,406.68
Check #2002	\$28.80		Aug 26, 2009	\$1,377.88
Check #2000	\$131.55		Aug 26, 2009	\$1,246.33
MCDONALD'S F1271 BEND OR CARD: 1501 TRAN DATE: 08/27	\$7.98		Aug 27, 2009	\$1,238.35
SPUD MUFFINS EXP BEND OR CARD: 1501 TRAN DATE: 08/27	\$10.10		Aug 27, 2009	\$1,228.25
Check #1054	\$5.00		Aug 27, 2009	\$1,223.25
Check #2001	\$27.87		Aug 27, 2009	\$1,195.38
Check #1053	\$100.00		Aug 27, 2009	\$1,095.38
TIMBERS BAR & GR BEND OR CARD: 1501 TRAN DATE: 08/28	\$8.50		Aug 28, 2009	\$1,086.88
BEND GROCERY OUT BEND OR CARD: 1501 TRAN DATE: 08/27	\$39.57		Aug 28, 2009	\$1,047.31
BEND BROADBAND CABLE COMP 2003	\$40.21		Aug 28, 2009	\$1,007.10
MACYS PAYMENT CHECK PYMT 1052	\$68.00		Aug 28, 2009	\$939.10
VZ WIRELESS ARC ARC 1051	\$144.06		Aug 28, 2009	\$795.04
OCEAN PULSE NEWPORT OR CARD: 1501 TRAN DATE: 08/31	\$17.00		Aug 31, 2009	\$778.04
STUDIO MAX BEAVERTON OR CARD: 1501 TRAN DATE: 08/30	\$19.95		Aug 31, 2009	\$758.09
Check #1055	\$80.27		Aug 31, 2009	\$677.82
Check #1056	\$100.00		Sep 01, 2009	\$577.82
OR LIQUOR 2220 N BEND OR CARD: 1501 TRAN DATE: 09/01	\$23.89		Sep 02, 2009	\$553.93
Deposit		\$100.00	Sep 03, 2009	\$653.93
Deposit		\$349.29	Sep 03, 2009	\$1,003.22
Check #2005	\$28.80		Sep 04, 2009	\$974.42
Check #2008	\$200.00		Sep 04, 2009	\$774.42
Deposit		\$100.00	Sep 08, 2009	\$874.42
Deposit		\$1,038.20	Sep 08, 2009	\$1,912.62
#00587 ALBERTSON BEND OR CARD: 1501 TRAN DATE: 09/06	\$10.99		Sep 08, 2009	\$1,901.63
FIA CardServices CHECK PYMT 2007	\$150.00		Sep 08, 2009	\$1,751.63
TEXACO PAYMENT CHECK PYMT 2006	\$320.88		Sep 08, 2009	\$1,430.75
BEND BROADBAND CABLE COMP 2004	\$47.21		Sep 10, 2009	\$1,383.54
Check #2009	\$1,164.38		Sep 10, 2009	\$219.16
TIMBERS BAR & GR BEND OR CARD: 1501 TRAN DATE: 09/11	\$8.50		Sep 11, 2009	\$210.66
SPUD MUFFINS EXP BEND OR CARD: 1501 TRAN DATE: 09/11	\$10.10		Sep 11, 2009	\$200.56
RETURNED DEPOSIT ITEMS	\$349.29		Sep 14, 2009	(\$148.73)
ALOHA CAFE - BEN BEND OR CARD: 1501 TRAN DATE: 09/14	\$7.90		Sep 14, 2009	(\$156.63)
SPUD MUFFINS EXP BEND OR CARD: 1501 TRAN DATE: 09/13	\$10.10		Sep 14, 2009	(\$166.73)
TIMBERS BAR & GR BEND OR CARD: 1501 TRAN DATE: 09/13	\$19.00		Sep 14, 2009	(\$185.73)
US MARKET #150 BEND OR CARD: 1501 TRAN DATE: 09/14	\$22.57		Sep 14, 2009	(\$208.30)

SAFeway STORE BEND OR CARD:
1501 TRAN DATE: 09/13
RETURNED ITEM CHARGE
Balance This Statement:

\$24.93

\$5.00

Sep 14, 2009

(\$233.23)

Sep 14, 2009

(\$238.23)

Sep 14, 2009

(\$238.23)

M CHARLYNN SNOKE
PO BOX 5431
BEND OR 97708

98-841/1232 1049

8/16/09

PAY TO THE
ORDER OF

Taylor Bean & Whitaker \$ 1164.38
One thousand one hundred sixty four and 38/100

 Community
First Bank
www.MyCommunityFirst.com

FOR

C SNOKE

⑆23206419⑆ 01 1201184⑆1049 ⑆0000116438⑆

DDA Debits - 08/11/2009

06102009 043 074 423192 IT COLONIAL BANK LKEX
CREDITED TO THE ACCOUNT OF WITHIN NAMED PAYEE.

COLONIAL BANK DELAWARE FL
081809 2
⑆063113222⑆
3074973140

DDA Debits - 08/11/2009

**HOME LOAN
DETAILS****Monthly payment breakdown as of 09/29/2009**

Principal and/or interest payment	\$894.56
Escrow payment amount	269.82
Total monthly home loan payment	\$1,164.38

Loan type and term

Loan type	30 Yr FHA Adj Rate Mtge
Contractual remaining term	29 Years, 1 Month
Interest rate	5.875%

Upcoming dates

Adjustable Rate Mortgage (ARM) change	02/2012
---------------------------------------	---------

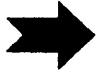
Escrow account expenses

We are responsible for the payment of the following escrow items with the exception of the items marked with an asterisk (*).

The payment of the items marked with an asterisk (*) is the responsibility of the homeowner.

Description	Payee	Policy number/Tax ID	Frequency	Next due date	Amount due
FHA MIP	U.S. Dept. of Housing & Urb. D	4314483139729	Monthly	10/01/2009	62.23
County taxes	Deschutes County Tax Collector	195078	Annual	10/15/2009	2,087.75
Homeowners insurance	Farmers Insurance Group	936794147	Annual	08/15/2009	599.06

When you receive your tax bill, please write your account number on your original bill and mail it immediately to BAC Home Loans Servicing, LP to prevent interest and penalty charges from accruing. Please send your original bill to BAC Home Loans Servicing, LP, Attn: Tax Dept CA6-913-LB-01, PO Box 10211, Van Nuys, CA 91410-0211. If your property is located in Clackamas, Deschutes, Jackson, Lane, Marion, Multnomah, or Washington County, please retain the original bill for your records, as BAC Home Loans Servicing, LP will receive your tax information from another source.

**Home loan activity since your last statement**


Date	Description	Principal	Interest	Escrow	Total
09/02/2009	Homeowners ins pmt			-533.06	-533.06
09/04/2009	FHA MIP payment			-124.46	-124.46
09/09/2009	August payment	\$161.90	732.66	269.82	1,164.38
	**Ending balance	\$149,487.86		\$794.88	

**NOTE: The ending balance is probably not the same as the amount to payoff your loan. For payoff information, you may use our 24-hour automated information system at 1.800.669.5833.

**IMPORTANT
NOTICE****CREDIT REPORTING NOTICE**

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

BAC Home Loans Servicing, LP is here to help you bring your loan current. For payment arrangements, call 1.866.653.6183. As long as your loan remains delinquent, BAC Home Loans Servicing, LP will conduct inspections of your property on a periodic basis. These inspections are provided for in your loan documents. BAC Home Loans Servicing, LP will inspect your property to confirm occupancy, identify the occupants, and observe the physical condition of the property. You are responsible for paying the cost of these inspections.

 Bank of America, N.A. Member FDIC. Bank of America, N.A. and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A., are Equal Housing Lenders. © 2009 Bank of America Corporation. Trademarks are the property of Bank of America Corporation. All rights reserved.

How we post your payment: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks will be processed on the date received unless a loan counselor agrees to honor the date written on the check as a condition of a repayment plan. Payments by phone received by 6:00 PM Pacific Time on a business day will be effective the same day. Payments by phone received after 6:00 PM Pacific Time or on a nonbusiness day/holiday will be applied to your account no later than the next business day.

From LoanInfo <servicingvmail@taylorbean.com>
Sent Wednesday, September 8, 2010 8:12 am
To "'charlynn@bendcable.com"' <charlynn@bendcable.com>
Subject RE: loan question

Thank you for contacting Taylor, Bean & Whitaker. We are currently working through the bankruptcy court process to resolve TB&W's outstanding issues. The outcome of your specific issue will be subject to resolution obtained from the bankruptcy court. At this time, funds are unable to be disbursed. We apologize for any inconvenience this may cause.

You may access more information regarding our bankruptcy status online, by visiting www.bmcgroup.com. Click "Find a Case" and scroll down to Taylor, Bean & Whitaker Mortgage Corp. If you choose to agree to the terms of the website you will have access to updated information. You may also choose to file a claim for your loss through this website.

Sincerely,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

-----Original Message-----

From: charlynn@bendcable.com [mailto:charlynn@bendcable.com]
Sent: Wednesday, September 01, 2010 2:38 PM
To: LoanInfo
Subject: loan question

Hi my name is Mary Charlynn Snoke and was a prior customer Loan#2828147. I had a Escrow check bounce and my properly insurance payment never went thru, my new company Bank of America had to pay it. They or I have not received the payments yet and was hoping you can help to figure out who i would contact to get this money back to me. Cause it has caused a delinquent amount owing to my new company. I was given a conference # 686747 that it would be sent and never ha. Please help or direct me to who can. It has been a year now and i hope that it can be resolved. My contact information is
Mary Charlynn Snoke
Po Box 5431
Bend, OR 97708
(541)419-3070
charlynn@bendcable.com

Thank you