


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>			
<p style="font-size: 1.2em; margin: 0;">Swati Grover & Vineet Grover 397 S. Pickett St. Alexandria, VA 22304 (850) 450-4505</p>			
Creditor Telephone Number (850) 450-4505		<input checked="" type="checkbox"/> Check box if address is where Notice is to be sent.	
Name and address where payment should be sent (if different from above): Same		<p style="font-size: 1.5em; margin: 0;">CLAIM FILED</p> <p style="font-size: 0.8em; margin: 0;">JACKSONVILLE, FLORIDA</p> <p style="font-size: 1.2em; margin: 0;">OCT 21 2010</p>	
Payment Telephone Number (850) 450-4505		<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 \$ 672.01			
<p style="font-size: 0.8em; margin: 0;">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.</p> <p style="text-align: center; font-size: 0.8em; margin: 0;">CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA</p>			
<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: Mortgage note		3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 8820	
4. SECURED CLAIM (See instruction #4 on reverse side.)		3a. Debtor may have scheduled account as: _____	
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: \$ 120,000 Annual Interest Rate: 5.875 % if any: \$ _____ Basis for Perfection: _____		Secured Claim Amount: \$ 672.01 Unsecured Claim Amount: \$ 0 Amount of arrearage and other charges as of <u>time case filed</u> included in secured claim,	
5. PRIORITY CLAIM		Include ONLY the priority portion of your unsecured claim here.	
<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 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: <u>Attach redacted copies of supporting documents</u> , 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 T, B & W Mortgage Corp.  03302
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 9/21/10	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. Vineet Grover, Self serving		

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.



Taylor, Bean & Whitaker
 Perfecting the Art of Mortgage Lending

1417 North Magnolia Avenue
 Ocala, Florida 34475
 888 225-2164

MONTHLY BILLING STATEMENT

Handwritten note:
 Paid 8/17/09
 #1843
 \$672.01

General Billing Info:

Statement Date: 08/01/2009
 Loan Number: 628820
 Interest Rate: 5.875%
 Payment Due Date: 09/01/2009
 Regular Monthly Payment: \$672.01
 Total Payment(s) Due: \$672.01
 Unpaid Late Charges: \$0.00
 Unpaid NSF Fees: \$0.00
 Other Unpaid Fees/Charges: \$0.00
Total Due: \$672.01

Return Service Requested 19573 87
 Swati B Nigam & Vineet Grover
 1065 Napa Way
 Niceville, FL 32578-3960

This paper was produced using Eco Friendly Printing Methods including sustainable forest stock, chemical free processless plates and vegetable based inks.

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
07/13/2009	Regular Payment	\$121.63	\$415.19	\$135.19	\$0.00	\$0.00	\$672.01
07/23/2009	Escrow Disbursement	\$0.00	\$0.00	\$-58.99	\$0.00	\$0.00	\$-58.99
	MGIC Mortgage Guaranty Insurance				21968722		
07/27/2009	Escrow Disbursement	\$0.00	\$0.00	\$-503.90	\$0.00	\$0.00	\$-503.90
	USAA Property & Casualty Insurance				01213919080A		

Account Balances:

Principal Bal. on 08/01/2009 \$84,683.83
 Escrow Bal. on 08/01/2009 \$224.59
 Interest Paid Year to Date \$2,918.71
 Taxes Paid Year to Date \$0.00
 Insurance Paid Year to Date \$503.90
 Late Charges Paid Year to Date \$0.00

Customer Service Info:

Customer Service Inquiries:
 (888) 225-2164
 (352) 671-0250
 View Account Information online:
 www.TaylorBean.com
 Customer Service Hours:
 9:00 am - 8:00 pm EST
 Monday through Friday
 E-mail us:
 Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: USAA Property & Casualty Insurance
 Ins Policy No.: 01213919080A

Handwritten note:
 *Payment frozen and not applied to mortgage.

Thank you for your prompt payment!

In observance of Labor Day, TB&W offices will be closed on September 7th, 2009.

12/11/09
SUMMARY

- Personal Preferences
- Loan Servicing Center
- Current Loan Information
- Loan Activity**
- Escrow Information
- MI Information
- Tax and Interest
- Amortization Schedule
- Late Payment Options
- Contact Us
- Log Out
- FAQ

Loan Activity

Loan Number: 0029786613 as of 12/10/2009
Property Address: 125 S SPRING VIEW DR
 ENTERPRISE, AL 36330-0000
Borrower Name: SWATI NIGAM
Co-Borrower Name: VINEET GROVER
Home Phone: (850) 897-5349
Other Phone: (850) 450-4505

[Pay by Phone Information](#)

[Privacy Policy](#)

Payments - There may be a delay in the processing and posting of recent payments. Please be assured there will be no adverse reporting. Your patience is appreciated. Please visit our website on or after September 1st to view your updated information.

Balances:

Principal balance: \$84,438.79
 Escrow balance: -\$192.50
 Unpaid late charges: \$0.00
 Unapplied funds: \$0.00

*Paid electronically \$672.01 12/10/09.
 Jan Nov 09
 Conf # Ex N1473*

Disclosure: The transactions displayed within the payment history reflect funds that you have paid and do not necessarily represent funds that are due.

Effective Date	Description	Principal	Interest	Escrow	Amount Paid	Escrow Balance	Principal Balance
12/10/2009	Escrow Advance	\$0.00	\$0.00	\$58.99	\$58.99	\$0.00	\$84,438.79
12/10/2009	MIP/PMI Disbursement	\$0.00	\$0.00	\$58.99-	\$58.99-	\$58.99-	\$84,438.79
11/13/2009	Escrow Advance	\$0.00	\$0.00	\$58.99	\$58.99	\$0.00	\$84,438.79
11/13/2009	MIP/PMI Disbursement	\$0.00	\$0.00	\$58.99-	\$58.99-	\$58.99-	\$84,438.79
11/03/2009	Escrow Advance Refund Request	\$0.00	\$0.00	\$135.19-	\$0.00	\$0.00	\$84,438.79
11/03/2009	Payment Applied - Thank You	\$122.82	\$414.00	\$135.19	\$672.01	\$135.19	\$84,438.79
10/26/2009	Escrow Advance	\$0.00	\$0.00	\$209.71	\$209.71	\$0.00	\$84,561.61
10/26/2009	County Tax	\$0.00	\$0.00	\$451.51-	\$451.51-	\$209.71-	\$84,561.61
10/08/2009	MIP/PMI Disbursement	\$0.00	\$0.00	\$58.99-	\$58.99-	\$241.80	\$84,561.61
10/05/2009	Payment Applied - Thank You	\$122.22	\$414.60	\$135.19	\$672.01	\$300.79	\$84,561.61
09/16/2009	MIP/PMI Disbursement	\$0.00	\$0.00	\$58.99-	\$58.99-	\$165.60	\$84,683.83
08/19/2009	MIP/PMI Disbursement	\$0.00	\$0.00	\$412.93-	\$412.93-	\$224.59	\$84,683.83
08/19/2009	Adjustment Transaction	\$839.03	\$2,918.71	\$0.00	\$3,757.74	\$637.52	\$84,683.83

Oct 09 pmt

- Sep 09 pmt

Same balance

as TBH W statement on 8/1/09.

[return to loan servicing center](#) [printer-friendly version](#)

Pmt due 1st of every mth for previous month's payment

Encryption security for this loan information website will require Microsoft Internet Explorer version 5.5 or higher, or an equivalent non-Microsoft browser. Please be sure that your browser meets this requirement to ensure adequate security for the transmission of sensitive information and uninterrupted service.

To protect your account information, we've added security questions to your account log in. You are required to create a User ID and Password and answer security questions before you can access your account. After you have created a User ID and password, you will not be required to do it again. To begin, please select the Register User ID/Password Link above.

VINEET GROVER
 SWATI N GROVER

Interest Checking Additions and Subtractions

Date Posted	Amount(\$)	Resulting Balances(\$)	Transactions
08-07	1,515.64+	10,600.06	Sacred Heart Hea Des:Direct Dep ID:535022852632Yi9 Indn:Grover,Vineet Co ID:9111111103 Ppd
08-07	17.95-	10,582.11	CheckCard 0806 Supercuts 80543 Niceville FL 24717059218162180120665
08-10	3,851.71-	6,730.40	Discover Des:E-Payment ID:4857 Indn:Grover Vineet Co ID:2510020270 Web
08-10	200.00-	6,530.40	BkofAmerica ATM 08/09 #000004950 Withdrwl Bluewater Bay Niceville FL
08-10	66.41-	6,463.99	CheckCard 0806 Harry Ts Lighthouse Destin FL 24122599219701305132130
08-10	42.61-	6,421.38	Check 1844
08-10	19.08-	6,402.30	CheckCard 0809 Political Americana Washington DC 24323009221254221010090
08-10	14.02-	6,388.28	CheckCard 0806 Pensacola Ale 01000447 Pensacola FL 24164079219790047630743
08-10	8.35-	6,379.93	CheckCard 0807 Egl Hospital Starb Eglin Afb FL 24138299220328220557039
08-11	672.01-	5,707.92	Check 1843
08-11	37.80-	5,670.12	Check 1842
08-17	712.34-	4,957.78	CheckCard 0815 Hilton Seagars Destin FL 24906049227040300041022
08-17	165.61-	4,792.17	Publix 4425 Co 08/15 #000945130 Purchase Publix 4425 Commo Destin FL
08-17	87.95-	4,704.22	CheckCard 0813 Bayou Book Co Hallmark Niceville FL 24137479226001530357837
08-17	71.03-	4,633.19	CheckCard 0814 Osaka Japanese Steakhou Destin FL 24137479228900014313760
08-17	51.58-	4,581.61	CheckCard 0814 T. R. Frogs Grill And Niceville FL 24071059228158189318803
08-18	1,000.00-	3,581.61	Wf Educ Fin Serv Des:Checkpaymt Check #:1846 Indn:3238443854*xxxxx3101 Co ID:Wfefshlmds Arc
08-18	0.05+	3,581.66	Interest Earned

for TB+W

Checks Posted in Numerical Order

Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)	Check #	Posting Date	Amount(\$)
1837	07-21	44.95	1840	07-29	556.50	1843	08-11	672.01
1838	07-28	466.31	1841	08-06	260.00	1844	08-10	42.61
1839	07-30	210.64	1842	08-11	37.80			

Total Checks Posted \$2,290.82

Daily Balance Summary

Date	Balance(\$)	Date	Balance(\$)	Date	Balance(\$)
Beginning	6,931.03	07-28	6,907.24	08-06	2,937.82
07-21	6,776.36	07-29	6,350.74	08-07	10,582.11
07-22	6,762.60	07-30	6,022.23	08-10	6,379.93
07-23	6,271.81	07-31	3,577.97	08-11	5,670.12
07-24	7,778.34	08-03	3,284.96	08-17	4,581.61
07-27	7,564.35	08-04	3,197.82	08-18	3,581.66



Check Image

Account Number: 0054 9495 4851

VINEET GROVER
SWATI N. GROVER
1803 NAPA WAY
NORVILLE, N. CAR.

1837

7/15/09

PAY TO: Cox Communications \$ 44.95
 Forty-four dollars + 95/100

Bank of America

For Julia Stant Vineet Grover

⑆063000047⑆ 005494954851⑆ 1837 ⑆00000000⑆

Ref. No.: 813109692435436 Amount: 44.95

VINEET GROVER
SWATI N. GROVER
1803 NAPA WAY
NORVILLE, N. CAR.

1841

8/4/09

PAY TO: 72 Hours Blind \$ 260.00
 Two hundred sixty dollars + 00/100

Bank of America

For Blind Vineet Grover

⑆063000047⑆ 005494954851⑆ 1841 ⑆00000000⑆

Ref. No.: 813109192006795 Amount: 260.00

VINEET GROVER
SWATI N. GROVER
1803 NAPA WAY
NORVILLE, N. CAR.

1838

7/24/09

PAY TO: CHFCO \$ 466.31
 Four hundred sixty-six dollars + 31/100

Bank of America

For Julia Stant Vineet Grover

⑆063000047⑆ 005494954851⑆ 1838 ⑆0000046631⑆

Ref. No.: 813106492779810 Amount: 466.31

VINEET GROVER
SWATI N. GROVER
1803 NAPA WAY
NORVILLE, N. CAR.

1842

8/7/09

PAY TO: M + M Lumber and Home Products \$ 37.80
 Thirty-seven dollars + 80/100

Bank of America

For 32 Victoria Dr Vineet Grover

⑆063000047⑆ 005494954851⑆ 1842 ⑆0000003780⑆

Ref. No.: 813105892751235 Amount: 37.80

VINEET GROVER
SWATI N. GROVER
1803 NAPA WAY
NORVILLE, N. CAR.

1839

7/28/09

PAY TO: Compaq \$ 210.64
 Two hundred ten dollars + 64/100

Bank of America

For Julia Stant Vineet Grover

⑆063000047⑆ 005494954851⑆ 1839 ⑆0000021064⑆

Ref. No.: 813106600379190 Amount: 210.64

VINEET GROVER
SWATI N. GROVER
1803 NAPA WAY
NORVILLE, N. CAR.

1843

8/7/09

PAY TO: TBot (W) \$ 672.01
 Six hundred seventy-two dollars + 01/100

Bank of America

For Julia Stant Vineet Grover

⑆063000047⑆ 005494954851⑆ 1843 ⑆0000067201⑆

Ref. No.: 813106150826570 Amount: 672.01

Cashed
on
8/11/09

VINEET GROVER
SWATI N. GROVER
1803 NAPA WAY
NORVILLE, N. CAR.

1840

7/28/09

PAY TO: EFCU \$ 556.50
 Five hundred fifty-six dollars + 50/100

Bank of America

For Julia Stant Vineet Grover

⑆063000047⑆ 005494954851⑆ 1840 ⑆0000055650⑆

Ref. No.: 813106792870401 Amount: 556.50

VINEET GROVER
SWATI N. GROVER
1803 NAPA WAY
NORVILLE, N. CAR.

1844

8/1/09

PAY TO: Okaloosa Coa District \$ 42.61
 Forty-two dollars + 61/100

Bank of America

For Julia Stant Vineet Grover

⑆063000047⑆ 005494954851⑆ 1844 ⑆0000004261⑆

Ref. No.: 813109792207718 Amount: 42.61

END OF CHECK IMAGE



Vineet & Swati Grover <vsgrover2003@gmail.com>

Taylor Bean & Whitaker Mortgage Corporation Proof of Claim

Vineet Grover <vsgrover2003@gmail.com>

Wed, Sep 22, 2010 at 12:11 AM

To: vsgrover2003@gmail.com

To Whom It May Concern:

Attached is our claim form as well as supporting documentation regarding \$672.01 of our funds that have been frozen since 8/11/09. If you have any questions or need to follow up with us, please contact us through the contact information below:

Vineet & Swati Grover
397 South Pickett Street
Alexandria, VA 22304
(703) 310-6225 Home
(850) 450-4505 Cell
(703) 637-3036 Office
vsgrover2003@gmail.com Email