


**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.  
 21844168027358 JACKSONVILLE, FLORIDA  
 RIVER WATCH HOMEOWNERS ASSOCIATION OF HILLSBOROUGH, INC.  
 C/O ROBERT TANKEL, ESQ  
 1022 MAIN ST. #D  
 DUNEDIN, FL 34698

**CLAIM FILED**  
**JUN 17 2011**  
 CLERK, U. S. BANKRUPTCY COURT  
 MIDDLE DISTRICT OF FLORIDA

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 **(727) 736-1901**  Check box if address is where notice is to be sent.  
 Name and address where payment should be sent (if different from above):  
 Payment Telephone Number ( )

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: \_\_\_\_\_

**1. AMOUNT OF CLAIM AS OF DATE CASE FILED** \$ 2,091.00  
 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:** Home Owners Association 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.)  
 Secured Claim Amount: \$ 2,091.00 **DO NOT** include the priority portion of your claim here.  
 Unsecured Claim Amount: \$ 0  
 Nature of property or right of setoff: Describe:  
 Real Estate  Motor Vehicle  Other \_\_\_\_\_  
 Value of Property: \$ 208,112.00 Annual Interest Rate: 18 % if any: \$ \_\_\_\_\_ Basis for Perfection: \_\_\_\_\_  
 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: \$ \_\_\_\_\_  
 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's 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, teletype or other electronic means NOT accepted), so that it is actually received on or before 5:00 p.m. prevailing Eastern Time on June 24, 2011, the Special 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.  
  
 03425

**DATE** 6/14/2011 **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.  
Bryan Levine, Esq., Bryan Levine, Robert L. Tankel, P.A.

Penalty for presenting fraudulent claim, a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571.

Robert L. Tankel, P.A.  
1022 Main St, Ste D  
Dunedin, FL 34698  
(727) 736-1901

**ATTACHMENT**

Debtor

Taylor Bean & Whitaker Mortgage Corp  
12513 Riverglen Drive

Case #

3:09-bk-07047-JAF

Assessments			1419.00
Interest (up to date of filing)			407.00
Late Fees			
NSF Fees			
Association Costs/Maintenance			15.00
Attorney Demand Fees & Costs			
Attorney Lien Fees & Costs			
Title Search & Examination			
Filing Fee for Complaint			
Service of Process			
Skip Trace			
Service by Publication			
Publication of Sale			
Attorney Fee - Lien Foreclosure			
Lien Foreclosure Fees & Costs			
Attorney Fee - Mortgage Foreclosure			
Attorney Fee for Filing BKR Claim			250.00

Total **\$2,091.00**

Date 06/13/11

Creditor

River Watch Home Owners Association

*SIGNED AND MAILED 6-14-2011.*

## Owner Account History as of 6/13/2011

**Association:** River Watch HOA of Hillsborough, Inc.

**Property:** 12513 Riverglen Drive

**Owner(s):** Taylor, Bean & Whitaker Mortgage Corp

**Mailing Address:** 12740 Gran Bay Parkway West, Ste.200, Jacksonville, FL 3

Trx Date	Memo	Charges	Pmts	Ck#	Applied To	Note
7/1/2007	July 2007 Assessment	\$373.00			July 2007 Assessment	7/17 - Late Payment Notice; 8/15 - Sent to attorney, issued Coupon Stop; 8/20/07 Attorney sent 45 day demand.; 10/11/07 - sent updated ledger for lien; 12/4/07 Atty faxed lien foreclosure auth to mgr & 12/11/07 mgr forwarded to Board for signature; 12/17/07 Faxed to atty; 5/19/08 - per atty, is in f/c
8/15/2007	Coupon Stop Fee	\$15.00			July 2007 Assessment	7/17 - Late Payment Notice; 8/15 - Sent to attorney, issued Coupon Stop; 8/20/07 Attorney sent 45 day demand.; 10/11/07 - sent updated ledger for lien; 12/4/07 Atty faxed lien foreclosure auth to mgr & 12/11/07 mgr forwarded to Board for signature; 12/17/07 Faxed to atty; 5/19/08 - per atty, is in f/c
1/1/2008	January 2008 Assessment	\$373.00			January 2008 Assessment	
7/1/2008	July 2008 Assessment	\$373.00			July 2008 Assessment	10/16/08 - per atty, mtg f/c ongoing
1/1/2009	January 2009 Assessment	\$300.00			January 2009 Assessment	3/17/09 - per atty mtg f/c is ongoing, waiting for hearing to set the sale date.
7/1/2009	July 2009 Assessment	\$300.00			July 2009 Assessment	7/2/09 - Mgr sent ledger to atty; 8/21/09 - faxed ledger to atty to proceed with collections; 9/24/09 - sent ledger to atty; 9/29/09 - atty sent 45 day demand letter; 12/1/09 - sent ledger to atty; 12/1/09 - atty sent 45 day lien letter
1/1/2010	January 2010 Assessment	\$280.00			January 2010 Assessment	2/18/10 - emailed AFC to BOD to sign; 2/23/10 - faxed signed AFC and ledger to atty; 3/15/10 - sent ledger to atty.; 3/24/10 - per atty lien f/c paperwork to be filed this week.; 3/29/10 - Complaint for lien foreclosure filed; moving forward to Final Summary judgment
7/1/2010	July 2010 Assessment	\$280.00			July 2010 Assessment	7/20/10 Mgr completed affidavit of indebtedness and mailed to atty; 8/27/10 - atty filed release of lien
1/1/2011	January 2011 Assessment	\$285.00			January 2011 Assessment	1/14/11 - 2011 COUPON MAILING RETURNED. RTN TO SNDR, NOT DELIVERABLE AS ADDR-UNABLE TO FWD (please read Watch List notes). 5/17/11 - per atty, Bankruptcy still current, will continue to monitor

Ending Balance \$2,579.00

ASSESS 1419  
 INT 407  
 AC 15  
 RET BIKRONLY  
 250

Monday, June 13, 2011

River Watch

Page 1 of 1

CLAIM PROCESSED 6-14-2011