


B 10 (Official Form 10) (12/08)

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.		PROOF OF CLAIM
Name of Debtor: TAYLOR, BEAN & WHITAKER MORTGAGE CORP.		Case Number: 3:09-bk-07047-JAF
<small>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. § 505.</small>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): Glenn Eric Mealer or Chasity M Mealer		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Glenn and Chasity Mealer PO Box 1291 McCallsville GA 30555		Court Claim Number: <i>(If known)</i>
Telephone number: 706-492-7258		Filed on
Name and address where payment should be sent (if different from above): CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
Telephone number:		<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
1. Amount of Claim as of Date Case Filed: \$ <u>517.00</u>		5. 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. 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). <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"/> 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)(___). Amount entitled to priority: \$ _____
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 ESCROW REFUND</u> <small>(See instruction #2 on reverse side.)</small>		*Amounts are subject to adjustment on 4/1/10 and every 5 years thereafter with respect to cases commenced on or after the date of adjustment
3. Last four digits of any number by which creditor identifies debtor: <u>7601</u> 3a. Debtor may have scheduled account as: _____ <small>(See instruction #3a on reverse side.)</small>		
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 setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input checked="" type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ % Amount of arrearage and other charges as of time case filed included in secured claim. if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. <small>(See instruction 7 and definition of "redacted" on reverse side.)</small> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date: 7-25-11	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. Chasity Mealer Chasity Mealer	FOR COURT USE ONLY T, B & W Mortgage Corp.  03457

Penalty for presenting fraudulent claim: 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 MORTGAGE CORP
 Loan History

Loan Number: 3172711

Property Address
 6 Old River Camp Rd
 Mc Caysville GA 30555

Starting Balances
 Principal: 205,494.00
 Tax & Insurance: 1,011.65
 Unapplied: .00

Mr. Chasity Mealer

Page 1 Loan History December 10, 2009 Loan # 3172711

Date Paid / Payment	Bk/Inv/Grp /Int Paid	Inv Ln # /Prln Paid	Tran Desc /Late Chrg	Tran Code /Misc Ins	Due Date /Unapplied	Sub Type /Sub Amt	T & Bal /T & J Amt	Ret Chk Chrg /Misc Fee	Fcl/Bank Fee /Loss Draft	Payee Name /Disb Class	Service Fee	Prln Balance
05/08/09	02 705 653	201834055	MIP DIS	DIS	05/01/09		928.04	.00	.00	FHA Premium Reconciliation Group	.00	205,494.00
-83.61	.00	.00	.00	.00	.00	.00	-83.61	.00	.00	Mortgage Insurance	.00	205,494.00
05/18/09	02 705 653	201834055	ACH	REG	05/01/09		1,156.19	.00	.00			
1,362.90	899.04	235.71	.00	.00	.00	.00	228.15	.00	.00		42.81	205,258.29
05/27/09	02 705 653	201834055	T & J Dis	DIS	06/01/09		639.19	.00	.00	Foremost Insurance	.00	205,258.29
-517.00	.00	.00	.00	.00	.00	.00	-517.00	.00	.00	Insurance	.00	205,258.29
06/08/09	02 705 653	201834055	MIP DIS	DIS	06/01/09		555.58	.00	.00	FHA Premium Reconciliation Group	.00	
-83.61	.00	.00	.00	.00	.00	.00	-83.61	.00	.00	Mortgage Insurance	.00	205,258.29
06/16/09	02 705 653	201834055	ACH	REG	06/01/09		783.73	.00	.00			
1,362.90	898.01	236.74	.00	.00	.00	.00	228.15	.00	.00		42.76	205,021.55
07/07/09	02 705 653	201834055	MIP DIS	DIS	07/01/09		700.12	.00	.00	FHA Premium Reconciliation Group	.00	
-83.61	.00	.00	.00	.00	.00	.00	-83.61	.00	.00	Mortgage Insurance	.00	205,021.55
07/15/09	02 705 653	201834055	T & J Dis	DIS	07/01/09		-138.88	.00	.00	Homesite Insurance	.00	
-839.00	.00	.00	.00	.00	.00	.00	-839.00	.00	.00	Insurance	.00	205,021.55
08/08/09	02 705 653	201834055	TRF SERV	EXP	07/01/09		.00	.00	.00			
205,160.43	.00	205,021.55	.00	.00	.00	.00	138.88	.00	.00		.00	.00
Grand Totals:												
206,279.40		205,494.00		0.00		0.00		0.00				0.00
	1,797.05		0.00		0.00		-1,011.65	0.00				0.00

To Whom It May Concern:

Please accept this proof of claim as request for reimbursement of \$517.00 refunded to my escrow account, TB & W Loan # 317271, by Foremost Insurance on August 3, 2009, Check # 1145738. This refund was never transferred to my escrow account with Bank of America, which created a shortage in my escrow account that I had to pay. I have provided a timeline of information below and attached all documentation available to me from both mortgage companies.

- 5/27/09 TB&W paid **WRONG** homeowner insurance premium - Foremost Insurance Co. \$517.00
- 7/15/09 TB&W paid **CORRECT** homeowner insurance premium - Homesite Insurance Co. \$839.00
- 8/03/09 Foremost Insurance Co. refunded payment of \$517.00, check # 1145738 mailed to TB&W, 1417 North Magnola Ave., Ocala FL 34475
(Confirmed via phone with Jeremy at Foremost on 12/10/09)
- 8/08/09 Service transferred to BAC, Bank of America