

RECEIVED UNITED STATES BANKRUPTCY COURT

MIDDLE DISTRICT OF FLORIDA

2010 SEP -8 A 10:00

JACKSONVILLE DIVISION

CLERK, U.S. DISTRICT COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE, FLORIDA

Joni Cox-Tanner

Creditor/Defendant

VS.

FILED  
JACKSONVILLE, FLORIDA  
SEP 8 2010  
CLERK, U. S. BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA

In re: Chapter 11

TAYLOR, BEAN & WHITAKER  
MORTGAGE CORP:

CASE NO. 3:09-BK-7047JAF

HOME AMERICA MORTGAGE,  
INC.

CASE NO. 3:09-BK-10023-JAF

REO SPECIALTIES, LLC

CASE NO. 3:09-BK-10022-JAF

Debtors/Plaintiffs

\_\_\_\_\_ /

**DEFENDANT'S OBJECTION TO MOTION FOR RELIEF ON BEHALF OF  
USAMERIBANK, A FLORIDA CORPORATION (DOC. NO. 1585).**

Homeowner and Mortgagor, Joni Cox-Tanner respectfully requests that the Court set forth an objection for relief on behalf of USAmeriBank, A Florida Corporation. The said motion and document presented is highly questionable. The "alleged" document was not produced and given to this court until June 22, 2010, short of a one-year time frame of when this Bankruptcy Court began.

I, Defendant/Creditor Joni Cox-Tanner come to this court due to concern of money unaccountable for to the creditors by both Taylor Bean and Whitaker and Colonial Bank. The only fault of victims in this case, is that we financed our mortgages via Taylor Bean and Whitaker. The following are points to be considered by this Court.

1. “Alleged” sale agreement is between Taylor Bean and Whitaker, USAmeriBank, Colonial Bank and Bank of New York Mellon as investor.

2. Investigative research reveals that the CEO and President of Colonial Bank (and Board of Directors Member for Colonial Bank’s Florida West Coast Region), led the \$3 million assets of Colonial Bank until July 2007. In 2007, the above mentioned individual left to form his own local bank, USAmeriBank, as their CEO and President.

3. In further research there are significant probable questions to the connections of Colonial Bank and USAmeriBank. As per information provided to the public by USAmeriBank, more than one (1) former employee of Colonial Bank left to follow the mentioned individual to launch USAmeriBank.

4. Investigative research links members of the Board of Directors of USAmeriBank to Taylor Capital Group, The Bank of New York Mellon, as well as Bank of America, and Goldman Sachs, et al. If, indeed this or any alleged sale agreement were to be approved, there would be a significant oversight on behalf of this court. I would like to ask of this court, who, if anyone serves as a “watchdog” or ombudsman for the victims of this case.

I, Joni Cox-Tanner, Creditor, Homeowner, Mortgagor and victim of alleged fraudulent behavior on part of employees of Taylor Bean and Whitaker and Colonial Bank am requesting the court to provide a non-partial entity not related to any participants in this court, to study, via a forensic audit, such sale documents as well as all involved creditor loan documents (including payment histories of said loans), which were allegedly sold to Colonial Bank along with USAmeriBank on June 22, 2009. If the court denies such audit, a Congressional audit will be requested on behalf of affected creditors.

Due to the magnitude of such possible fraud, a copy of this court document will be sent to the Attorney General's office in Washington, D.C.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been served via mail to: Elena Escamilla, Trial Attorney, Office of the United States Trustee. U.S. Department of Justice Florida Bar No: 898414, 135 W. Central Blvd., Suite 620 Orlando FL. 32801 and served to via certified mail to: Edward J. Peterson, III (FBN 014612) **STRICHTER, RIEDEL, BLAIN & PROSSER, P.A. (Attorneys for the Debtor/Plaintiff)** 110 East Madison Street, Suite 200 Tampa, FL 33602.



Joni Cox – Tanner  
Creditor/Defendant  
2403 Terrace Ave.  
Midland, TX 79705  
(432)349-3006

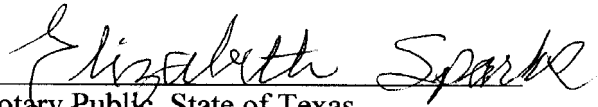
AFFIDAVIT

STATE OF TEXAS §

COUNTY OF MIDLAND §

This instrument was acknowledged before me on the 9<sup>th</sup> day of September, 2010, by

Joni Cox-Tanner in the capacity stated therein.

  
Notary Public, State of Texas