UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA - JACKSONVILLE DIVISION

IN RE: CASE NO.: 09-07047-JAF

CHAPTER: 11

TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

Debtors.

MOTION FOR RELIEF FROM STAY

NOTICE OF OPPORTUNITY TO OBJECT AND FOR HEARING

Pursuant to Local Rule 2002-4, the Court will consider this motion, objection, or other matter without further notice or hearing unless a party in interest files an objection within 15 days from the date this paper is entered on the docket. If you object to the relief requested in this paper, you must file your objection with the Clerk of the Court at 300 North Hogan Street, Suite 3-350, Jacksonville, FL 32202, and serve a copy on the movant's attorney, Maurice Hinton, Esq., Robertson Anschutz & Schneid, PL, 3010 N. Military Trail, Ste. 300, Boca Raton, FL 33431.

If you file and serve an appropriate objection within the time permitted, and the objection reveals factual or legal issues requiring a hearing, the Court may schedule a hearing and you will be notified. Otherwise, the Court will consider the motion and the responses on the papers without further notice or hearing. If you do not file an objection within the time permitted, the Court will consider that you do not oppose the granting of the relief requested in the paper, will proceed to consider the paper without further notice or hearing, and may grant the relief requested.

CREDITOR, THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1, by and through undersigned counsel and shows the Court:

- 1. Movant is a secured creditor of the above styled Debtor and brings this Motion pursuant to the provisions of Section 362 of the Bankruptcy Code.
- 2. Charles Joslin, Jr. owns certain real property in Mohave County, Arizona, described as:

LOT TWO (2), BLOCK 5, FIRST AMENDED COURTNEY GREENS II, TRACT 4054-B, ACCORDING TO THE PLAT THEREOF, RECORDED MARCH 25, 1992, AT FEE NO. 92-15118, IN THE OFFICE OF THE COUNTY RECORDER OF MOHAVE COUNTY, ARIZONA.

A/K/A: 1645 E AZTEC RD, Fort Mohave, AR 86426

- 3. Charles Joslin, Jr. owns the above real property subject to a promissory note and mortgage securing same, dated December 29, 2006, which note and mortgage are held by Movant. Copies of the note and mortgage are attached hereto as Exhibit "A."
- 4. Charles Joslin, Jr. owes the Movant, pursuant to the aforementioned promissory note and mortgage, the principal amount of \$112, 115.81 plus monthly late charges, escrow advances, per diem interest and attorneys' fees and costs. See attached Affidavit attached hereto as Exhibit B.
- 5. Charles Joslin, Jr. has not made a payment on the subject mortgage since the installment due January 1, 2010, and therefore the interest of Movant is not being adequately protected.
- 6. The subject real property is not necessary to an effective reorganization by Debtor. However, the subject property is encumbered by Debtor's interest.
- 7. Based on the foregoing, "cause" exists within the meaning of the U.S. Bankruptcy Code §362(d)(1) for granting Movant relief from automatic stay to proceed *in rem* in State Court to enforce its lien rights pursuant to the Note and Mortgage.
- 8. Accordingly, Movant will suffer irreparable injury if it is not granted relief from automatic stay to proceed against the collateral.
- 9. Furthermore, Movant has retained the undersigned law firm and is obligated to pay the firm reasonable attorneys' fees and costs for the prosecution of this motion in the instant bankruptcy case.
- 10. Movant respectfully requests the Court to allow relief from stay in order to permit the foreclosure action in Circuit Court as referred to in Paragraph 3 hereof to be commenced and completed.

WHEREFORE, MOVANT, THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1 moves this Court to enter its Order granting relief from stay and/or granting such other relief as to the Court may seem just and proper. 11-09756

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