

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA - JACKSONVILLE DIVISION

IN RE:

CASE NO.: 09-07047-JAF
CHAPTER: 11

TAYLOR, BEAN
& WHITAKER MORTGAGE CORP,

Debtor(s).

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AFFIDAVIT IN SUPPORT OF MOTION
FOR RELIEF FROM STAY

STATE OF FLORIDA
COUNTY OF DUVAL

BEFORE ME, the undersigned authority, on this day personally appeared Brenda Harris on behalf of THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1, who is over the age of eighteen years, is fully qualified and authorized to give this Affidavit and has personal knowledge of the matters addressed herein.

After being by me duly sworn on her/his oath deposed and states:

1. I, Brenda Harris, am the Assistant Secretary for AMERICAN HOME MORTGAGE SERVICING, INC. as Servicer for THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1, with regards to this loan with the above-referenced Charles Joslin, Jr and Rylee Joslin We have knowledge and/or access to business records and I have become familiar with the manner and method in which AMERICAN HOME MORTGAGE SERVICING, INC. as Servicer for THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-

THROUGH CERTIFICATES, SERIES 2007-1, maintains its books and records in its regular course of business. Those books and records are managed by employees and agents whose duty is to keep the books and records accurately and completely and to record each event or item at or near the time of the event or item so noted.

2. AMERICAN HOME MORTGAGE SERVICING, INC. as Servicer for THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1 had to retain Counsel to represent it before this Court and is incurring legal expenses and attorneys' fees of at least \$800.00 for handling the Motion for Relief from Stay for which it is entitled to reimbursement under the terms of the Note and Mortgage.

3. As of June 30, 2011, Charles Joslin, Jr and Rylee Joslin were in default on 17 monthly assessment payment(s): 5 payments of \$915.43 and 12 payments of \$894.94.

4. As of the date of the execution of this Affidavit, the principal balance amount owed by Charles Joslin, Jr and Rylee Joslin to AMERICAN HOME MORTGAGE SERVICING, INC. as Servicer for THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1 was \$112,115.81. This sum includes the principal balance only.

5. I have reviewed the books and records which reveal that Charles Joslin, Jr and Rylee Joslin is the owner and holder of a real estate located at **1645 E AZTEC RD, Fort Mohave, AR 86426.**

6. I understand that certain documents must be attached to the Motion for Relief from Automatic Stay, including but not limited to the loan document to AMERICAN HOME MORTGAGE SERVICING, INC. as Servicer for THE BANK OF NEW YORK MELLON, AS

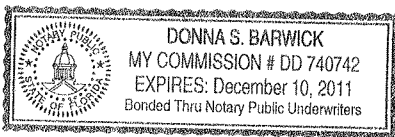
TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2007-1, if necessary, any supporting documentation
establishing proof of standing. The aforementioned documents are exhibits to this Motion for
Relief from Automatic Stay and are true and correct copies of the original documents.

7. The foregoing facts are of my own personal knowledge and belief, and if called upon to
appear as a witness, I could, and would testify completely thereto. I declare under penalty of
perjury that to the best of my knowledge, the foregoing facts are true and correct.

Date: 7-8-11 Signature: *Brenda Harris*

Brenda Harris

SWORN TO AND SUBSCRIBED before me this 8 day of
July, 2011 by Brenda Harris, who is personally known to
me and who did take an oath.



Donna S. Barwick
NOTARY PUBLIC

Donna S. Barwick
Print Name

My Commission Expires: 12-10-2011