

IN THE UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

IN RE:

CASE NO: 3:09-bk-07047-JAF
CHAPTER: 11

Taylor, Bean & Whitaker Mortgage Corp,

Debtor.

AFFIDAVIT IN SUPPORT OF MOTION TO LIFT, MODIFY OR ANNUL AUTOMATIC STAY
OR FOR ADEQUATE PROTECTION

STATE OF: Florida }

COUNTY OF: Duval }

BEFORE ME, the undersigned authority, personally appeared Carolyn J. Moore

who, being by me first duly sworn, deposes and says:

1. I am Assistant Secretary, employed by AMERICAN HOME MORTGAGE SERVICING, INC., servicing agent for THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1, herein referred to as "Creditor." I am personally familiar with the facts herein set forth and I am authorized to make this affidavit.

2. I have read the Motion to Lift, Modify or Annul Automatic Stay or for Adequate Protection in this case and the allegations in such Motion are true and correct. The exhibits attached to the Motion are true and correct copies of the Note and the Mortgage.

3. During the period ending with the defaults in payment of principal and interest, all payments under the foregoing instruments were made to Creditor, or its predecessor or predecessors in ownership of the Note and the Mortgage. The record of payments and charges to the account are personally known to me from the books and record for the account in Creditor's possession.

Paul J. Bourassa
Loan #: xxxxxx7686
255 Speen Street, Natick, MA 01760

OUR FILE: CA11-05816 / SH

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

4. The sums now due to creditor are itemized on Exhibit "I" attached hereto and incorporated herein by reference.

Carolyn J. Moore
Carolyn J. Moore Assistant Secretary

Executed on August 18, 2011.

FURTHER AFFIANT SAYETH NAUGHT

STATE OF: Florida }

COUNTY OF: Duval }

SWORN TO AND SUBSCRIBED BEFORE ME this 18th day of August, 2011, by Carolyn J. Moore, who is personally known to me.



Jennifer Ward
Jennifer Ward
NOTARY PUBLIC
Commission Number: EE 092934
My Commission expires May 10, 2015

Paul J. Bourassa
Loan #: xxxxxx7686
255 Speen Street, Natick, MA 01760

OUR FILE: CA11-05816 / SH

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

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

CLAIM AND ARREARAGE WORKSHEET

FFA File Number:	CA11-05816
Client:	AMERICAN HOME MORTGAGE SERVICING, INC.
Movant:	THE BANK OF NEW YORK MELLON, AS TRUSTEE FOR TBW MORTGAGE-BACKED TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1
Debtor	Taylor, Bean & Whitaker Mortgage Corp,
USBC Case Number:	3:09-bk-07047-JAF
Division:	Jacksonville Division
District:	Middle District of Florida
Date Filed:	08/24/2009
Chapter:	11

APPROXIMATE PAYOFF FIGURES:

Principal Balance	\$242,019.79
Interest Due	\$6,770.20
Escrow Advance	\$511.22
Late Charges	\$97.08
Property Inspection Fees	\$19.20
Bankruptcy Legal Fees and Costs	\$800.00
TOTAL	\$250,217.49

APPROXIMATE ARREARAGES:

Number of Payments Due: 5

04/01/2011	Through	08/01/2011	@	\$1,945.58	Each	
------------	---------	------------	---	------------	------	--

Total of Payments Due: \$9,727.90

Total of Late Charges Due:	\$97.08
Property Inspection Fees	\$19.20
Bankruptcy Legal Fees and Costs	\$800.00
TOTAL	\$10,644.18

Paul J. Bourassa
Loan #: xxxxxx7686
255 Speen Street, Natick, MA 01760

OUR FILE: CA11-05816 / SH

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

PAY4 ██████████ 7686 AS-OF 08/05/11 PAYOFF CALCULATION TOTALS 08/04/11 10:03:34
 NAME PJ BOURASSA CONTACT NAME PAUL J BOURASSA

```

-----
PRINCIPAL BALANCE          242,019.79          ----- RATE CHANGES -----
INTEREST 08/05/11          6,770.20  CALC INT FROM    RATE    AMOUNT
PRO RATA MIP/PMI            .00          03/01/11    6.50000    6,770.20
ESCROW ADVANCE              511.22          08/06/11
ESCROW BALANCE              .00
SUSPENSE BALANCE           .00
HUD BALANCE                 .00
REPLACEMENT RESERVE        .00
RESTRICTED ESCROW          .00
TOTAL-FEES                  30.00
ACCUM LATE CHARGES          97.08
ACCUM NSF CHARGES           .00
OTHER FEES DUE              .00
PENALTY INTEREST            .00
FLAT/OTHER PENALTY FEE     .00          TOTAL INTEREST          6,770.20
CR LIFE/ORIG FEE RBATE     .00          TOTAL TO PAYOFF        249,447.49
RECOVERABLE BALANCE        19.20  NUMBER OF COPIES: 1    PRESS PF1 TO PRINT
-----
    
```

PAY3 ██████████ 7686 AS-OF 08/05/11 PAYOFF FEES AND PERDIEM 08/04/11 10:03:28

----- 1ST MORT PERDIEM INTEREST - ASSESS WAIVE -----			----- ADDITIONAL FEES -----		
FROM	RATE	AMOUNT	N	N	
08/06/11	06.50000	43.10	N	N	1 .00 PROP INSPECTION FEE
			N	N	2 .00 PROP INSPECTION FEE
			N	Y	3 .00 OVERAGE TO ESCROW
			N	N	4 .00 INTEREST ON ESCROW
			N	N	5 30.00 STATEMENT/QUOTE FEE
			N	Y	6 .00 LIEN RELEASE FEE
			N	N	7 .00 RECORDING FEES
			N	Y	8 .00 FAX FEE(S)
				N	97.08 ACCUM LATE CHARGES
				N	.00 ACCUM NSF CHARGES
				N	.00 OTHER FEES DUE

----- MEMO ITEMS -----

PAYMENT L/C 48.54 TYP 13 ST 20 CNTY 017 INV P81 001

----- PF4: FEE COMMENTS -----

ACTIVE FORECLOSURE

LOAN IS IN FORECLOSURE, F/C STOP = 1 PROC STOP = A FORECLOSURE DEPT
LOAN PAST DUE 5 MONTHS 004 DAYS PAST PROJECTED LEGAL DATE

DDCH ██████████ 7686 CORPORATE ADVANCE HISTORY SCREEN P81/001 08/04/11 10:07:39
 PJ BOURASSA L: F:A B: R: 04/01/11 TYPE CONV. RES. MAN F
 255 SPEEN ST NATICK MA 01760

* END *

_____ C/A PAYEE _____ TRAN _____ RSN _____ USR _____ ESC PAYEE
 _ SORT _ SORT _ SORT _ SORT _ SORT
 DATE RANGE: _____ THRU _____

C/A

TRN	USR	DATE	TRAN	AMT	ESC	PAYEE	PAYEE	RSN	DESCRIPTION	ORIG	DSB
633	9CV	04/28/10		45.67	NCZCRET	13T21	PTBW		PENALTIES TBW		
633	INV	04/22/10		9.60	FSFIDEL	13R19	PIPI		PROP INSPECTIONS		

** BEGINNING CORP ADV BALANCE:	0.00
** TOTAL OF TRANS DISPLAYED ON DDCH:	146.82
** OUTSTANDING CORP ADV BALANCE:	146.82

DDCH ██████████ 7886 CORPORATE ADVANCE HISTORY SCREEN P81/001 08/04/11 10:07:34
 PJ BOURASSA L: F:A B: R: 04/01/11 TYPE CONV. RES. MAN F
 255 SPEEN ST NATICK MA 01760

* MORE *

_____ C/A PAYEE _____ TRAN _____ RSN _____ USR _____ ESC PAYEE
 _ SORT _ SORT _ SORT _ SORT _ SORT
 DATE RANGE: _____ THRU _____

C/A

TRN	USR	DATE	TRAN	AMT	ESC PAYEE	PAYEE RSN	DESCRIPTION	ORIG DSB
633	INV	08/02/11		9.60	PM-LPSFSI	13R19	PIPI PROP INSPECTIONS	
633	INV	07/05/11		9.60	PM-LPSFSI	13R19	PIPI PROP INSPECTIONS	
631	INV	05/31/11		20.65	ATMCOB	13T21	DBRE BREACH LETTER	
631	INV	03/24/11		20.65	ATMCOB	13T21	DBRE BREACH LETTER	
745	###	02/03/11		122.47-		13R19	CARN C/A TO REIN/PIF	
631	INV	01/20/11		20.65	ATMCOB	13T21	DBRE BREACH LETTER	
745	###	11/27/10		22.47		13R22	MPLS PAYMT SHORTAGE	
633	INV	09/23/10		20.00	ATMCOB	13T21	DBRE BREACH LETTER	
633	SYS	05/20/10		100.00	POWERVALU	13R19	PVBC BPO/FORECLOSURE	
745	###	05/04/10		9.60-		13R19	CARN C/A TO REIN/PIF	

FEE1 ██████████ 7686

FEE ACTIVITY LEDGER

08/04/11 10:06:36

SELECTED CODES _____ FROM MMDDYY

PAGE 1 OF 2

PAUL J BOURASSA

255 SPEEN ST
NATICK

MA 01760-

<u>FEE</u>		<u>DATE</u>		<u>DATE</u>		<u>DATE</u>	
<u>CODE</u>	<u>DESCRIPTION</u>	<u>ASSESSED</u>	<u>AMOUNT</u>	<u>PAID</u>	<u>AMOUNT</u>	<u>WAIVED</u>	<u>AMOUNT</u>
1	LATE CHARGES	F 02-16-10	48.54				
1	LATE CHARGES	F		03-08-10	48.54		
1	LATE CHARGES	F		04-07-10	48.54-		
1	LATE CHARGES	F		05-04-10	38.94		
1	LATE CHARGES	F		06-10-10	9.60		
1	LATE CHARGES	F 07-16-10	48.54				
1	LATE CHARGES	F		08-02-10	48.54		
1	LATE CHARGES	F 08-16-10	48.54				
1	LATE CHARGES	F 09-16-10	48.54				
1	LATE CHARGES	F 10-18-10	48.54				
1	LATE CHARGES	F 11-16-10	48.54				
1	LATE CHARGES	F 12-16-10	48.54				
1	LATE CHARGES	F		01-31-11	3.00		
<u>NET</u>	97.08	<u>TOTALS</u>	533.94		436.86		0.00

DLQ1 [REDACTED] 7686 Q0 D E L I N Q U E N C Y OWNER ZZZ 08/04/11 10:03:45
 13 CONV. RES. PER/CLS/DFP F/GS/00 AGE: 4Y 8M IR: 6.50000 INV: P81
 DUE(5) 9,727.90 DUE 04/01/11()(04/19) ASSUM: ACQ:10/17/09
 LATE CHRG 97.08 PAYMT 1,945.58 P: 255 SPEEN ST
 BAD CK FEES .00 L/C AMT 48.54 NATICK MA 01760
 OTHER FEES .00 PAYMT + LC 1,994.12 M:
TOT DUE 9,824.98* PRIN BAL 242,019.79
SUSPENSE .00 P&I 1,618.09 255 SPEEN ST
 NET DUE 9,824.98 DLQ 10 TIME,PAY 32 DAY NATICK MA 01760
 C/S 000 PAUL J BOURASSA [REDACTED]
 C/D 11/09 D DISCONNECT# [REDACTED]

-IMD:N-----* ADDITIONAL MESSAGES *-----WU: P -----
SOLICITFLAG = ACTIVE FORECLOSURE
CASHIER STOP 5

-COM2-----* COMMENTS *-----
 DATE USR CONTACT RESPONSE REASON RECALL F/B REMIND
 111710 DD3 < NO MULTI FOUND >
 080211 NB5 CALLED HOME LEFT MSG TO CALL 080411
 080111 *** < ORIGINAL OWNER CONDITION ON 072911 CTFS >
 072711 DVX <Inbound Caller ID: [REDACTED] >
 072711 DVX TIME ZONE EXPIRED

PAY1 LOAN ██████████ 7686

PAYOFF INFORMATION

08/04/11 10:03:23

BILLING NAME AND ADDRESS

MORTGAGOR & CO-MTGR SSN

MAN CODE F

PAUL J BOURASSA

██████████

PAY PERIOD

-----PROPERTY ADDRESS-----

MONTHLY

255 SPEEN ST

255 SPEEN ST

PAY METHOD 9

NATICK MA 01760

NATICK MA 01760

SPECIAL

TOTAL PRIN BALANCE DUE DATE LOAN DATE LOAN TYPE 13

242,019.79 04/01/11 12/21/06 CONV. RES

-----PF6:TO FAX

CONTACT NAME _____ CONTACT PHONE NO. ____/____-____

MAIL-TO NAME AND ADDRESS IF OTHER THAN BILLING NAME AND ADDRESS

1 _____ 2 _____

3 _____ 4 _____ STATE __ ZIP _____

CONTACT2 NAME _____ CONTACT2 PHONE NO. ____/____-____

1 _____ 2 _____

3 _____ 4 _____ STATE __ ZIP _____

ACTIVE FORECLOSURE

LOAN IS IN FORECLOSURE, F/C STOP = 1 PROC STOP = A FORECLOSURE DEPT

LOAN PAST DUE 5 MONTHS 004 DAYS PAST PROJECTED LEGAL DATE

P192 LN ██████████ 7686 L O A N S I A I U S 2 08/04/11

NAME PJ BOURASSA INV-LN ██████████ DUE 04-01-11 TYPE 13

BR 00 MAN F P-TYPE 1 INT .0650000 FIRST PB 242,019.79 2ND PB .00

<u>MISCELLANEOUS</u>		<u>STEP SERVICE FEES</u>	<u>SECOND MORTGAGE</u>
EMPLOYEE CD	0	STEP1 AMT	INV/CAT /
S294 SW	0	STEP1 RATE	INV LN NO
L/I FLAG RLIC ARM IND		STEP2 AMT	LOAN TYPE
COUPON MD	00	STEP2 RATE	MAN
NEXT PMT NO	50	STEP3 AMT	TERM
ASSUMP DATE	00-00-00	STEP3 RATE	NEXT PYMT
LAST INV CHG	00-00	STEP4 AMT	ANNUAL SF
DEFICIT START/STOP	00-00 01-37	STEP4 RATE	LEVEL SF
DEFICIT INC	.00		2ND P&I
OLD TOT PMT	1951.57		INT RATE
OLD ESCROW MTH	349.96		ORIG LOAN
1ST PRIN BEG	243530.88	AGENT NO	2ND PRIN BEG
ESCROW BEG	401.13	<u>LOCATION DATA</u>	
ADVANCE BEG	.00	STATE 20 COUNTY 017 CITY 0000	
DRFT BANK/DELAY 00000000		SMSA CENSUS OCCUPY 1	
DRAFT ACCT		CRA COMM LOW INC MOD INC	
DRAFT ADDL PRIN		MINORITY COMM	
MTGR REC CORP ADV	19.20	3RD REC CORP ADV	127.62
NON-REC CORP ADV	.00		INT-ONLY FLAG EXPIRES - -
<u>PLEASE ENTER NEXT TRANSACTION</u>	██████████		SEE SCREEN P191

P309 LN ██████████ 7686 MORTGAGE LOAN HISTORY 08-04-11

NAME PJ BOURASSA INV-LN ██████████ DUE 04-01-11 TYPE 13

BR 00 MAN F P-TYPE 1 INT .0650000 FIRST PB 242,019.79 2ND PB .00

HUD .00 NET 1945.58 SF .00250000 SUSP .00 STOP D B P F N A D L

REP .00 RES .00 A 0 0 1 1 0 0 1

APP		08-02		07-05		07-01		07-01		06-16
DUE		00-00		00-00		04-11		07-11		04-11
TYPE/TRAN		6 33		6 33		1 61		3 20		1 52
AMOUNT		.00		.00		511.22		852.88-		.00
PRIN-PD		.00		.00		.00		.00		.00
PRIN-BAL	242,019.79		242,019.79		242,019.79		242,019.79		242,019.79	
INT-PD		.00		.00		.00		.00		.00
ESC-PD		.00		.00		511.22		852.88-		.00
ESC-BAL		.00		.00		.00		511.22-		341.66
A&H-INS		.00		.00		.00		.00		.00
LIFE-INS		.00		.00		.00		.00		.00
LC/FEES		.00		.00		.00		.00 1		48.54-
MISC-PD		.00		.00		.00		.00		.00
ADV-BAL	511.22		511.22		511.22		.00			.00
SUSP		.00		.00		.00		.00		.00
SC/PAYEE	PM-LPSFSI		PM-LPSFSI					200170367C		