CONTEMPORARY
MORTGAGE SERVICES INC.

May 2, 2012

FILED
JACKSONVILLE, FLORIDA
MAY 4 2012
CLERK, U.S. BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA

Clerk of the United States Bankruptcy Court
Bryan Simpson United States Courthouse
300 North Hogan Street
Suite 3-350
Jacksonville, Fl 32202

Re: Taylor Bean Whitaker Class 9 Claim Objections
Case 3:09-bk-07047-JAF Doc 5211
Claim #1265
Re: David Muth: $320,000 VA refinance loan

Gentlemen:

This letter is a response to the objection of our claim.

Contemporary Mortgage Services (CMS) brokered the above referenced loan to Taylor Bean Whitaker (TBW) and the loan closed but during the 3 day recession period TBW filed for bankruptcy protection and the loan was cancelled before the funding date.

CMS met all of the conditions of the Broker Agreement with TBW and never received our 2% ($7,200.00) yield spread premium broker fee that was due upon closing. The 2% fee paid by the lender (TBW) is customary and not excessive.

Sincerely,

Howard Howland
President

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