

FILED
JACKSONVILLE, FLORIDA
MAY 25 2012

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

To whom it may concern,

I am writing in an effort to try and recover the additional \$997.50 owed to me by Taylor, Bean, and Whitaker disputing the Objection to their claim that they have fully paid the remaining \$997.50.

I have provided documentation from Taylor Bean agreeing that they owed me the initial amount of \$2992.50. They did subsequently forward \$1995 to my lender on my behalf, but have not addressed the remaining \$997.50. Since they claim to have done so, I'd like to see proof of payment in the form of a receipt or other dated payment notification.

(from a previous letter)

My mortgage payments were previously made through the Equity Accelerator program. On a Bi-weekly basis \$1000 was drafted from my checking account and accrued to be forwarded to my lender Taylor Bean and Whitaker.

As you are aware TBW ceased operations in August 2009, yet they continued to receive 3 of my subsequent payments from the Equity Accelerator co.; leaving me owed \$2992.50 (as is the agreed upon amount in the attached letter from TBW's customer relations department.)

In April 2010 – Bank of America (my new lender) received a payment for \$1995.00 (2/3rds of total owed to me).

This request is to recover the additional \$997.50 owed to me. I have provided copies of a statement, correspondence with TBW, and a transaction summary from the Equity accelerator co. showing the withdrawals and payments that were made.

Please feel free to contact me directly if any additional information or documentation is needed. I hope to have this matter resolved in the near future.

Thank you,

Trevor Stultz

1430 Bent Oaks Blvd
DeLand FL 32724
407-341-2965
trevorstultz@hotmail.com

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In re:

Chapter 11 Case

TAYLOR, BEAN & WHITAKER
MORTGAGE CORP.,
REO SPECIALISTS, LLC, and
HOME AMERICA MORTGAGE, INC.,

Case No. 3:09-bk-07047-JAF
Case No. 3:09-bk-1022-JAF
Case No. 3:09-bk-10023-JAF

Debtors.

Jointly Administered Under
Case No. 3:09-bk-07047-JAF

In re:

TAYLOR, BEAN & WHITAKER
MORTGAGE CORP.,

Case No. 3:09-bk-07047-JAF

Applicable Debtor.

FORTY EIGHTH OMNIBUS OBJECTION TO CLAIMS
(TBW Borrower Claims—Fully and/or Partially Paid)

**IMPORTANT NOTICE TO CREDITOR:
THIS IS AN OBJECTION TO YOUR CLAIM**

This objection seeks to disallow or reduce your claim. Please read this objection carefully to identify which claim/scheduled claim is objected to and what disposition is recommended for your claim.

If you disagree with the objection or the recommended treatment, you must file a written response WITHIN 30 DAYS from May 22, 2012, explaining why your claim should be allowed as presently filed, and you must mail a copy to the undersigned attorneys OR YOUR CLAIM MAY BE DISPOSED OF IN ACCORDANCE WITH THE RECOMMENDATION IN THIS OBJECTION.

Any written response must contain the case name, case number, and must be filed with the Clerk of the United States Bankruptcy Court, Bryan Simpson United States Courthouse, 300 North Hogan Street, Suite 3-350, Jacksonville, FL 32202 with a copy to Alisa Paige Mason, Esq., Berger Singerman LLP, 1450 Brickell Avenue, Suite 1900, Miami, FL 33131.

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

PROOF OF CLAIM

In re:
TAYLOR, BEAN & WHITAKER MORTGAGE CORP.

Case Number:
3:09-bk-07047-JAF

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Check this box if you are aware that anyone else has filed a proof of claim related to your claim. Attach copy of agreement giving particulars.

CLAIM FILED

JACKSONVILLE, FLORIDA

AUG 12 2010

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

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property. If necessary, include a business or professional name and address of the debtor.
**Trevor Stultz
1430 Bent Oaks Blvd
Deland FL 32724**

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

THIS SPACE IS FOR COURT USE ONLY

Creditor Telephone Number (407) **341-2965**

Check box if address is where Notice is to be sent.

Name and address where payment should be sent (if different from above):

Check this box if you are the debtor or trustee in this case.

Check this box to indicate that this claim amends a previously filed claim.

Filed on:

Payment Telephone Number ()

1. AMOUNT OF CLAIM AS OF DATE CASE FILED \$ **997.50**

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5.

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

2. BASIS FOR CLAIM:

Mortgage Note

(See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: **1254**

3a. Debtor may have scheduled arrearages: **# 2623936**

4. SECURED CLAIM (See instruction #4 on reverse side.)

Secured Claim Amount \$ **997.50**

DO NOT include the priority portion of your claim here.

Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information.

Nature of property or right of setoff:

Unsecured Claim Amount \$

Amount of arrearage and other charges as of date case filed included in secured claim.

Describe:

Real Estate Motor Vehicle Other

Value of Property: \$ **227,006**

Annual Interest Rate **5.25** % if any: \$

Basis for Perfection:

5. PRIORITY CLAIM

Amount of Claim Entitled to Priority under 11 U.S.C. § 507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

Unsecured Priority Claim Amount: \$

Include **ONLY** the priority portion of your unsecured claim here.

You **MUST** specify the priority of the claim:

- Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B)
- Wages, salaries, or commissions (up to \$10,950), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4)
- Certain tax claims - 11 U.S.C. § 507(a)(7)

Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(7).

Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8)

Other - Specify applicable paragraph of 11 U.S.C. § 507(a) ()

*This amount is subject to adjustment on 4/1/13 and every 2 years thereafter with respect to cases commenced on or after the date of adjustment.

6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. SUPPORTING DOCUMENTS: Attach redacted copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See definition of "redacted" on reverse side.) If the documents are not available, please explain.

DATE-STAMPED COPY To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

The original of this completed proof of claim form must be sent by mail, hand, courier or overnight delivery (facsimile, telecopy or other electronic means NOT accepted), so that it is actually received on or before 5:00 p.m. prevailing Eastern Time on June 15, 2010, the Bar Date (as defined in the Bar Date Notice).

By Regular Mail to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp., Claim Processing
PO Box 5020
Charlottesville, MN 55117-0020

By Hand, Courier, Or Overnight Delivery to:
BMC Group, Inc.
Attn: Taylor, Bean & Whitaker Mortgage Corp., Claim Processing
13750 Lake Drive East
Charlottesville, MN 55117

THIS SPACE FOR COURT USE ONLY

T, B & W Mortgage Corp.



DATE
8/5/10

SIGNATURE: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.
[Handwritten Signature]

BofA Loan #

Sponsored by TAYLOR, BEAN & WHITAKER
 PO Box 6506 Englewood, CO 80155-6506

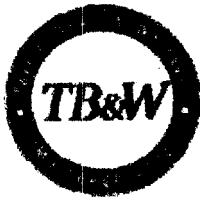
Customer Service: 800-209-9700

Date	Transaction	Description	Withdrawal	Fee	Amount
06/01/09	Payment to Loan	Payment sent to your loan servicer			(1995.00)
06/05/09	Withdrawal	ALBERTSON'S EMPLOYEE FEDERAL CU ending in 2436	1000.00	2.50	997.50
06/19/09	Withdrawal	ALBERTSON'S EMPLOYEE FEDERAL CU ending in 2436	1000.00	2.50	997.50
07/01/09	Payment to Loan	Payment sent to your loan servicer			(1995.00)
07/03/09	Withdrawal	ALBERTSON'S EMPLOYEE FEDERAL CU ending in 2436	1000.00	2.50	997.50
07/17/09	Withdrawal	ALBERTSON'S EMPLOYEE FEDERAL CU ending in 2436	1000.00	2.50	997.50
07/31/09	Withdrawal	ALBERTSON'S EMPLOYEE FEDERAL CU ending in 2436	1000.00	2.50	997.50
08/06/09	Payment to Loan	Payment sent to your loan servicer			(2992.50)
08/14/09	Withdrawal	ALBERTSON'S EMPLOYEE FEDERAL CU ending in 2436	1000.00	2.50	997.50
08/28/09	Withdrawal	ALBERTSON'S EMPLOYEE FEDERAL CU ending in 2436	1000.00	2.50	997.50

Combined Payment was forwarded to Bank of America

if you need more info please call 800-209-9700

Pa



**Taylor, Bean
& Whitaker**

Mortgage Corp.
1417 North Magnolia Ave
Ocala, Florida 34475
Bus. 888-225-2164
Fax 888-329-9270
Web: www.taylorbean.com

January 26, 2010

Trevor A. & Janell R. Stultz
1430 Bent Oaks Blvd
Deland, FL 32724

RE: Payment Issue
Loan Number: 2623936
Property: 1430 Bent Oaks Blvd

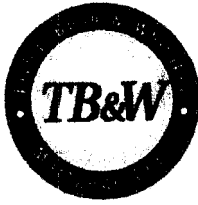
Dear Mr. & Ms. Stultz:

Thank you for your recent inquiry concerning your above referenced mortgage. Please be advised Taylor, Bean & Whitaker Mortgage Corp. (TB&W) is currently working through the bankruptcy court process to resolve outstanding issues. The outcome of your specific payment issue will be subject to resolution obtained from the bankruptcy court. At this time, funds are unable to be disbursed. Be assured, the mortgage payments sent electronically to TB&W in the total amount of \$2,992.50 will be forwarded as directed by the bankruptcy court. We sincerely apologize for any inconvenience this issue may cause.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164.

Sincerely,

Customer Relations Department
Taylor, Bean & Whitaker Mortgage Corp.



**Taylor, Bean
& Whitaker**

Mortgage Corp.

1417 North Magnolia Ave
Ocala, Florida 34475
Bus. 888-225-2164
Fax 888-329-9270
Web: www.taylorbean.com

January 13, 2010

Trevor A. Stultz and Janell R. Stultz
1430 Bent Oaks Blvd
Deland, FL 32724

RE: Forwarding Payments
Loan Number: 2623936
Property: 1430 Bent Oaks Blvd

Dear Mr. Stultz and Ms. Stultz:

Thank you for your recent inquiry concerning your above referenced mortgage. Please be advised Taylor, Bean & Whitaker Mortgage Corp. (TB&W) is currently working through the bankruptcy court process to resolve TB&W's outstanding issues. The outcome of your mortgage payments sent electronically to TB&W will be subject to resolution obtained from the bankruptcy court. At this time, funds are unable to be disbursed. We sincerely apologize for any inconvenience this may cause.

If you have any questions or if we may be of any other service, please visit us on the web at www.taylorbean.com or contact our Customer Relations Department at 1-888-225-2164.

Sincerely,

Customer Relations
Taylor, Bean & Whitaker Mortgage Corp.

Stultz, Trevor

From: Edwards, Sherry Lou [SEdwards@taylorbean.com]
Sent: Friday, January 22, 2010 7:38 PM
To: Stultz, Trevor
Subject: RE: Loan # 2623936 Stultz

Mr. Stultz,

Good evening.

I sent your request to my Supervisor and will update you asap.

Thank you for your patience.

Have a great week-end.

Sherry Lou Edwards

sedwards@Taylorbean.com

This message is intended for designated recipients only. If you have received this message in error, please delete the original and all copies and notify the sender immediately. Federal law prohibits the disclosure or other use of this information

-----Original Message-----

From: Stultz, Trevor [mailto:Trevor.Stultz@chep.com]
Sent: Wednesday, January 20, 2010 8:00 AM
To: Edwards, Sherry Lou
Subject: RE: Loan # 2623936 Stultz

Is it possible to state specifically the amount of those funds (\$2992.50) so that my lender is able to see that a payment for August 2009 (over 5 months ago) was made?

Trevor Stultz
Sales Manager - CHEP USA
(386) 738-4264 home office
(407) 341-2965 mobile
(386) 740-0946 fax
Trevor.Stultz@CHEP.com

***Please Note the Home Office and Fax Numbers have recently changed.
Please update my contact information accordingly.

-----Original Message-----

From: Edwards, Sherry Lou [mailto:SEdwards@taylorbean.com]
Sent: Tuesday, January 19, 2010 8:17 PM
To: Stultz, Trevor
Subject: Loan # 2623936 Stultz

<<sherry_lou201358380.pdf>> Mr. Stultz,

Please find attached a copy of the letter in regard to the payment for August.

Please acknowledge received of this email.

Thank you,

Sherry Lou

Confidentiality Notice: This email is intended only for the use of the party to which it is addressed and may contain information that is privileged, confidential, or protected by law. If you are not the intended recipient you are hereby notified that any dissemination, copying or distribution of this email or its contents is strictly prohibited.

If you have received this message in error, please notify us immediately

by replying to the message and deleting it from your computer.



Taylor, Bean & Whitaker

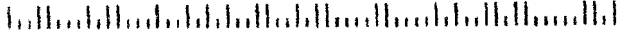
Mortgage Lender

1430 Bent Oaks Blvd
 Deland, FL 32724

MONTHLY BILLING STATEMENT

General Billing Info:

Statement Date:	07-07-2009
Loan Number:	2623936
Interest Rate:	6.000%
Payment Due Date:	08-01/2009
Regular Monthly Payment:	\$1,877.65
Total Payment(s) Due:	\$1,877.65
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Total Due:	\$1,877.65



Return Service Requested 19568 88
 Trevor A Stultz & Janell R Stultz
 1430 Bent Oaks Blvd
 Deland, FL 32724-8062

Recent Activity:

Date	Description	Principal Amount	Interest Amount	Escrow Amount	Other Funds	Late Charge	Total
07-02-09	Escrow Disbursement	\$0.00	\$0.00	\$-92.77	\$0.00	\$0.00	\$-92.77
	FHA Premium Reconciliation Group				0945442830		
07-02-2009	Regular Payment	\$246.79	\$1,115.41	\$515.45	\$0.00	\$0.00	\$1,877.65
07-07-2009	Card Payment	\$117.35	\$0.00	\$0.00	\$0.00	\$0.00	\$117.35

Account Balances:

Principal Bal. on 07/07/2009	\$222,718.10
Escrow Bal. on 07-07-2009	\$3,657.71
Interest Paid Year to Date	\$1,848.95
Taxes Paid Year to Date	\$0.00
Insurance Paid Year to Date	\$662.00
Late Charges Paid Year to Date	\$0.00

Customer Service Info:

Customer Service Inquiries:
 (888) 225-2164
 (352) 671-0250
 View Account Information online
www.TaylorBean.com
 Customer Service Hours:
 9:00 am - 8:00 pm EST
 Monday through Friday
 E-mail us:
Loaninfo@taylorbean.com

Insurance Information:

Ins Co Name: Southern Fidelity Insurance Company
 Ins Policy No.: SH010274780169

Thank you for your prompt payment!

Reminder to borrowers with escrow accounts: For prompt processing, please ensure your insurance carrier/agent sends your new or updated insurance premium billing to Taylor, Bean & Whitaker. Please refer to the back of this statement for more information.

Loan #: 2623936

Property Address:
 1430 Bent Oaks Blvd
 Deland, FL 32724
 Insurance:
 Southern Fidelity Insurance Company
 1430 Bent Oaks Blvd
 Deland, FL 32724

*For your convenience, you may
 schedule a payment to be made
 directly to your bank.*

PAYMENT DUE DATE:	08-01/2009
Regular Monthly Payment	\$1,877.65
Total Amount Due	\$1,877.65
Amount Due if Received After 08-16-2009	\$1,952.76

MORTGAGE PAYMENT COUPON

Please allow 7-14 days for delivery via mail.

Check Amount Paid

Money Order Paid

Check Book Paid

Enter Total Amount Paid:



Taylor, Bean & Whitaker Mortgage Corp
 P.O. Box 628204
 Orlando, FL 32862-8204

