May 14, 2012

FILED
JACKSONVILLE, FLORIDA
MAY 21 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

cc: Alisa Paige Mason, Esq.
Berger Singerman LLP
1450 Brickell Avenue
Suite 1900
Miami, FL 33131

RE: Chapter 11 Case

CASE NUMBER 3:09-bk-07047-JAF Doc 5244 Filed 05/04/12

TAYLOR, BEAN & WHITAKER MORTGAGE CORP.	Case No. 3:09-bk-07047-JAF
REO SPECIALISTS, LLC, and	Case No. 3:09-bk-1022-JAF
HOME AMERICA MORTGAGE, INC.	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 SIXTH OMNIBUS OBJECTION TO CLAIMS
(TBW Borrower Claims-Partially Paid)

Gentlemen:

In regard to the objection to our case #09-07047, claim #979 for FOSTER, RUSSELL & KAREN, 2202 W. RIDGELAND AVE, WAUKEGAN, IL 60085 in the amount of $3,429.19; we disagree with the recommendation in this objection to reduce and reclassify our claim as follows:

The $3,429.19 due to be dispersed to us in payment of escrow lost in the bankruptcy of Taylor, Bean and Whitaker has not been dispersed in any way, shape or form. We have received no check, no credit from any third party, etc. We would greatly appreciate your dispersing a check made out to Karen and Russell Foster for this entire dollar amount.

Furthermore, there should be **NO REDUCTION** in the total amount due and **NO RECLASSIFICATION** of our claim as this dollar amount is still due to us, in total, from our lost escrow account. We **object** to any Modification of the total Claim Amount as this was our money that we entrusted to TBW. It certainly was Taylor, Bean and Whitaker's responsibility to maintain their business (and our mortgage) appropriately. Their inability to do so should not affect us. It is a small request for our escrow money to be returned to us since we did everything we were supposed to do, including paying our mortgage before it was due. The poor handling of the entire matter has changed the course of our lives and threatens our future retirement. All we ask is that our money be returned to us.

Thank you for your attention to our objection.

Respectfully,

Russell M. Foster

Karen A. Foster

Russell M. Foster
Karen A. Foster
847.336.2006