UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

In re:

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

Debtors

In re:

TAYLOR, BEAN & WHITAKER MORTGAGE CORP., Chapter 11 Case

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

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

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

Applicable Debtor.

OBJECTION TO CLAIM NO. 337 FILED BY ANA SOVAILA

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

This objection seeks to disallow your claim. Please read this objection carefully to identify which claim is objected to and what disposition of your claim is recommended.

If you disagree with the objection or the recommended treatment, you must file a written response WITHIN 30 DAYS from June 5, 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 include the following: (i) the approved case caption and the title of the objection to which the response is directed; (ii) the name of the claimant and the official claim number; (iii) a description of the basis for the amount of its underlying proof of claim or scheduled claim; and (iv) a concise statement setting forth the reasons why the Court should not sustain the objection, including, but not limited to, the specific factual and legal bases upon which the claimant will reply in opposing the objection. Any written response 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 33131-3453.

Neil F. Luria, as Plan Trustee ("Plan Trustee") for the Taylor, Bean & Whitaker Mortgage

Plan Trust (the "Plan Trust") and on behalf of the Debtor, Taylor, Bean & Whitaker Mortgage Corp.,

by and through undersigned counsel, and pursuant to Federal Rule of Bankruptcy Procedure 3007

and Local Rules 3007-1 and 2002-4, hereby files this objection (the "Objection") to Claim No. 337

Claimant	Claim #	Amount	Basis for Disposition	Recommended Disposition	
Ana Sovaila 5219 Kay Drive Norcross, GA 30093	337	\$200,000 (plus unliquidated amounts)	The Plan Trustee objects to the Claim on the basis that TBW did not undertake any wrongful foreclosure with respect to the Claimant's mortgage. After the Claimant failed to make payment(s) on her loan, which was refinanced on August 22, 2007, the case was referred to a foreclosure attorney. TBW was not notified until July 6, 2009 about the Claimant's Chapter 13 case. As soon as TBW was notified, it promptly ceased pursuing the foreclosure action. TBW was then informed that the Claimant's Chapter 13 case was dismissed on July 20, 2009 and the foreclosure resumed. The servicing of the Claimant's loan has since been transferred to another servicing entity and the Plan Trustee does not know the foreclosure status of the Claimant's mortgage to date. Notwithstanding the foregoing, the Claimant has failed to adequately state the facts underlying her assertion that TBW was engaged in an improper foreclosure and the Plan Trustee seeks to disallow the Claim in its entirety.		

(the "Claim") filed by Ana Sovaila (the "Claimant") as follows:

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The Plan Trustee reserves the right to amend this objection, to object on additional grounds not set forth herein and/or to object to any further claims not presently set forth herein. By filing this Objection, the Plan Trustee does not waive the right to file further objections or to pursue avoidance actions or other causes of action.

WHEREFORE, the Plan Trustee respectfully requests that the Court (1) dispose of the claim set forth herein, as recommended by the Plan Trustee, on the grounds set forth in this Objection, without prejudice to the rights of the Plan Trustee or other interested parties to file further objections or to pursue avoidance actions or other causes of action, and (2) grant such other and further relief as is just and appropriate.

I HEREBY CERTIFY that I am admitted to the Bar of the United States District Court for the Middle District of Florida and I am in compliance with the additional qualifications to practice in this court set forth in Local Rule 2090-1(a).

Dated: June 1, 2012

Respectfully submitted,

BERGER SINGERMAN LLP Counsel to Neil F. Luria, Plan Trustee for the Taylor, Bean & Whitaker Plan Trust 1450 Brickell Avenue Suite 1900 Miami, FL 33131 Telephone: (305) 755-9500 Facsimile: (305) 714-4340

By: <u>/s/ Alisa Paige Mason</u> Alisa Paige Mason Florida Bar No. 084461 pmason@bergersingerman.com