## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

In re:	Chapter 11 Case		
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.			
/			

## OBJECTION TO CLAIM NO. 1196 FILED BY TONY BLISARD AND MARTHA GABBERT

## 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 Trust1 (the "Plan Trust") and on behalf of the Debtor, Taylor, Bean & Whitaker Mortgage Corp. ("Debtor" or "TBW"), 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. 1196 (the "Claim") filed by Tony Blisard and Martha Gabbert (collectively, the "Claimant") as follows:

Claimant	Claim	Amount	Basis for Disposition	Recommended
	#			Disposition
Tony Blisard and Martha Gabbert 302 Opal Circle Belton, TX 76513	1196	\$1,292.70	The Plan Trustee objects to the Claim on the basis that the Claimant is requesting a refund of the Claimant's escrow balance based on an outdated disclosure of the taxes and interest balance provided by TBW and dated February 18, 2009. Moreover, the Claimant requests a refund of their escrow balance as of August 1, 2009 and the escrow account balance, \$1,225.04, has been released to the new	Disallow Claim No. 1196.
			servicer of the Claimant's loan when the servicing was transferred from TBW.	

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.

<sup>1</sup> As of the effective date of the *Third Amended and Restated Joint Plan of Liquidation of the Debtors and the Official Committee of Unsecured Creditors* (D.E. 3240), August 10, 2011, the Debtors and the Official Committee of Unsecured Creditors have been replaced by the Taylor, Bean & Whitaker Plan Trust (the "Plan Trust").

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

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By: <u>/s/ Alisa Paige Mason</u>
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