

MAY 31 2012

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

1 OF 2

CLERK OF THE UNITED STATES BANKRUPTCY COURT
BRYAN SIMPSON UNITED STATES COURTHOUSE
300 NORTH HOGAN STREET, SUITE 3-350
JACKSONVILLE, FL 32202

OUR RESPONSE TO DISAGREE WITH THE
OBJECTION TO DISALLOW OUR CLAIM IS AS
FOLLOWS.

ON AUGUST 1, 2009, WE SENT OUR MORTGAGE
PAYMENT IN THE AMOUNT OF \$844.90 TO TAYLOR,
BEAN AND WHITAKER.

OUR CHECK NUMBERED 1643 HAS OUR LOAN
NUMBER ON THE FRONT WHICH IS 2015206.

ON AUGUST 6, 2009 OUR CHECK CLEARED
COLONIAL BANK, ORLANDO, FLA. A COPY OF THIS
CHECK IS ATTACHED SHOWING BOTH SIDES OF THE
CHECK.

OUR BANK RECEIVED THIS CHECK BACK AND
FUNDS WERE PAID TO COLONIAL BANK, HOWEVER
WE WERE NEVER CREDITED WITH THE AMOUNT
OF \$844.90.

AFTER SEVERAL MONTHS, OUR LOAN WAS THEN
TAKEN OVER BY BANK OF AMERICA. OUR ACCOUNT
NUMBER THERE WAS 22531034-1.

SOON WE WERE CONTACTED BY THE COLLECTION
DEPT. AT BANK OF AMERICA JUST ABOUT DAILY TELLING
US WE WERE PAST DUE \$844.90 WHICH WAS OUR
MISSING PAYMENT.

IF THESE PEOPLE CALLED ONCE, THEY CALLED
FIFTY TIMES. WE TOLD THEM OUR STORY AND WAS
TOLD WE STILL NEEDED TO PAY THIS THAT OUR PROBLEM

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WAS NOT THEIR CONCERN.

NEVER ONCE, WHEN SOMEONE FROM BANK OF AMERICA CALLED, WERE WE TOLD THAT OUR ACCOUNT WAS NOTATED WITH OUR PROBLEM.

BOTH OF US ARE DISABLED AND HAVE TO WATCH OUR MONEY CLOSELY. WE WERE NEVER LATE AND WE HAVE HAD A GOOD RATING.

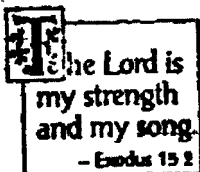
BEING FRUSTRATED AS WE WERE, WE WENT TO ANOTHER LENDER AND PAID OFF BANK OF AMERICA INCLUDING OUR MISSING PAYMENT OF \$844.90.

AND NOW THERE IS AN OBJECTION TO OUR CLAIM?

OUR PAYMENT OF \$844.90 REPRESENTS NEARLY HALF OF OUR MONTHLY INCOME WHICH IS SOCIAL SECURITY.

OUR CASE NAME - CAROLYN E. BUFORD MULLINS
OUR CASE NUMBER - 09-07047

COPY - ALISA PAIGE MASON, ESQ.
BERGER SINGERMAN LLP
1450 BRICKELL AVENUE
SUITE 1900
MIAMI, FL. 33131



Lewis B. Mullins
Carolyn W. Mullins
121 Tyler Drive Ph. 423-968-1908
Bristol, TN 37620

08-446-514
L. Mullins & Son
Fruit Producer

1643

8-1-2009

Pay to the order of Taylor, Ben + Whitaker \$ 844.90

Eight Hundred Forty Four & 90/100 Dollars

FIRST BANK & TRUST COMPANY

MEMBER FDIC
WWW.FIRSTBANK.COM
1314 VOLUNTEER PARKWAY
BRISTOL TN 37620

For 2015-206

Lewis Mullins

⑆051404464⑆ 2020202537⑈ 1643 ⑈0000084490⑈

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08062009 043 280 423166 IT COLONIAL BANK LKEX
CREDITED TO THE ACCOUNT OF WITHIN NAMED PAYEE

COLONIAL BANK ORLANDO FL

080629 2

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