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FILED
JACKSONVILLE, FLORIDA

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

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

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

Debtors,

vs.

TAYLOR, BEAN & WHITAKER
MORTGAGE CORP.,

Applicable Debtor.

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

OBJECTION TO MOTION TO DISALLOW
CLAIM

COMES NOW, Kurtis M. Ebbing Creditor to ligation, who hereby objects to the motion to disallow claim.

I have not been made whole. Penalties, interest and punitive damages should be considered.

It took over 12 months to provide restitution.

1 Due to this process, my loan no longer appears insured by the Federal Government. Numerous
2 attempts to re-finance via FHA have not been successful due to the mishandling by Taylor, Bean and
3 Whitaker.

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5 Further, costs and fees were levied when the check from Taylor, Bean & Whitaker came back as
6 insufficient funds. Further, other checks were written in reliance of the Taylor, Bean & Whitaker
7 check having sufficient funds that bounced due to my account not being properly funded.

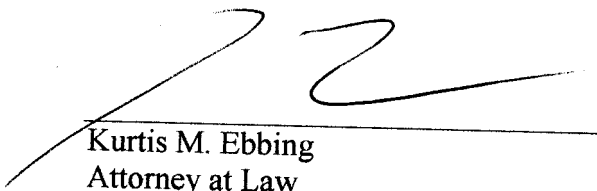
8
9 Also incurred is lost interest that would have been earned.

10
11 WHEREFORE, Kurtis M. Ebbing hereby requests the Court set aside the Motion to Disallow my
12 claim.

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15 Respectfully submitted,

16 **ADELSON, TESTAN, BRUNDO & JIMENEZ**

17 Dated: MAY 27, 2012

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20 Kurtis M. Ebbing
21 Attorney at Law
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PROOF OF SERVICE

STATE OF CALIFORNIA, COUNTY OF ORANGE

I am employed in the County of Orange, State of California. I am over the age of 18, and not a party to the within action. My business address: 26002 Campeon Laguna Niguel, CA 92677.

On 5/27/12, I served the foregoing document(s) on the case of Taylor, Bean & Whitaker v. Taylor, Bean & Whitaker/CASE NO: 3:09-bk-07047-JAF described as: **OBJECTION TO MOTION TO DISALLOW CLAIM** on the interested parties in this action by placing the original or a true copy thereof enclosed in a sealed envelope addressed as follows:

**Clerk of the United States Bankruptcy Court,
Bryan Simpson United States Courthouse
300 North Hogan Street, Suite 3-350
Jacksonville, FL 32202**

**Alisa Paige Mason, Esq.
Berger Singerman LLP
1450 Brickell Ave, Suite 1900
Miami, FL 33131**

I am "readily familiar" with the firm's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with U.S. Postal Service on that same day with postage thereon fully prepaid at Santa Ana, California in the ordinary course of business. I am aware that on motion of party served, service is presumed invalid if postal cancellation date or postage meter date is more than one day after date of deposit for mailing affidavit.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

Executed on 5/27/2012, at Laguna Niguel, CA.


KURTIS M. EBBING