

May 28th, 2012

To

The Clerk of the United States Bankruptcy court

Bryan Simpson United States Courthouse

300 North Hogan Street, Suite 3-350

Jacksonville, FL 32203

Ref : Case Name - TBW, Case No 3:09-bk-07047-JAF , Claim No 926

FILED
JACKSONVILLE, FLORIDA

JUN - 5 2012

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

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

Sir

I received the 'Forty Eighth omnibus objections to claims.

My claim is in Exhibit -A indicating that the Claims had been paid in Full by the third party .

This is certainly not the case . TBW deducted wrongly TWICE the Tax amount while they paid only once.
Evidence of the error was filed along with the claim and has been attached to this note .

This was confirmed by a conversation with a TBW rep .

My Claim has NOT been paid by the servicer (CENLAR) and again request the claim amount to be returned to us

Sincerely



Vishwanathan Raghuraman , Bhavani Raghuraman

23 Indian Run Road

Princeton Junction, NJ 08550

B 10 (Official Form 10) (12/08)

UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.

PROOF OF CLAIM

Name of Debtor:
Taylor, Bean & Whitaker Mortgage Corp.

Case Number:
3:09-bk-07047-JAF

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

Name of Creditor (the person or other entity to whom the debtor owes money or property):
Vishwanathan Raghuraman and Bhavani Raghuraman

Check this box to indicate that this claim amends a previously filed claim.

Name and address where notices should be sent:
Vishwanathan and Bhavani Raghuraman
9 Langner Lane; Wilton, CT 06897

CLAIM FILED
JACKSONVILLE, FLORIDA

Court Claim Number: _____
(If known)

Telephone number:
(203) 767-2841

FEB 16 2010

Filed on: _____

Name and address where payment should be sent (if different from above):
Same

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

Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

Check this box if you are the debtor or trustee in this case.

Telephone number:

1. Amount of Claim as of Date Case Filed: \$ 6,242.40

5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

Specify the priority of the claim.

Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).

2. Basis for Claim: Escrow Account Error
(See instruction #2 on reverse side.)

Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507(a)(4).

3. Last four digits of any number by which creditor identifies debtor: 3691

3a. Debtor may have scheduled account as: _____
(See instruction #3a on reverse side.)

Contributions to an employee benefit plan - 11 U.S.C. §507(a)(5).

4. Secured Claim (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.

Nature of property or right of setoff: Real Estate Motor Vehicle Other
Describe:

Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507(a)(7).

Value of Property: \$ _____ Annual Interest Rate: _____ %

Amount of arrearage and other charges as of time case filed included in secured claim,

if any: \$ _____ Basis for perfection: _____

Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____

Taxes or penalties owed to governmental units - 11 U.S.C. §507(a)(8).

6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

Other - Specify applicable paragraph of 11 U.S.C. §507(a)().

7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)

Amount entitled to priority:

\$ _____

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

If the documents are not available, please explain:

Date:
02/12/2010

Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

[Signature]
VISHWANATHAN RAGHURAMAN

[Signature]
BHAVANI RAGHURAMAN

FOR COURT USE ONLY

T, B & W Mortgage Corp.



00926

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

February 12, 2010.

RE: Docket Number 3:09-bk-07047-JAF - Taylor, Bean & Whitaker Mortgage Corp. Bankruptcy

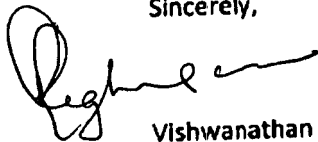
To Whom It May Concern,

On November 5, 2009, We refinanced our mortgage and paid-off our mortgage from Taylor, Bean & Whitaker Mortgage Corp.(TBW) that was being serviced by CENLAR. At the time CENLAR showed a negative balance in our Escrow Account, used to pay property taxes and homeowners insurance We paid the difference in order to allow the transaction to occur. CENLAR's research found that TBW had paid out July town property tax twice, thus over-drawing our Escrow Account. The Attachment Labeled "Loan Activity" shows that on 8/19/2009 TBW deducted \$12,484.80 from our Escrow Account, when they should have deducted \$6,242.40, the amount of the tax bill. The attached records from the town show that they have received and applied only \$6,242.40. A conversation with a customer service representative named Sherry at TBW at 2 PM on 1/25/10 confirmed that TBW had erroneously debited our account twice.

We are making a claim to have this \$6,242.40 returned to us.

Thank you very much for your consideration.

Sincerely,



Vishwanathan Raghuraman and Bhavani Raghuraman

Loan Activity

Loan Activity

Loan Number: 0031260086 as of 11/04/2009
 Property Address: 9 LANGNER LN
 WILTON, CT 06897-0000
 Borrower Name: VISHWANATHAN R RAGHURAMAN
 Co-Borrower Name: BHAVANI RAGHURAMAN
 Home Phone: [REDACTED]
 Other Phone: [REDACTED]

Privacy PolicyPay by Phone Information

Payments - There may be a delay in the processing and posting of recent payments. Please be assured there will be no adverse reporting. Your patience is appreciated. Please visit our website on or after September 1st to view your updated information.

Balances:

Principal balance: \$378,774.34
 Escrow balance: -\$1,394.02
 Unpaid late charges: \$0.00
 Unapplied funds: \$0.00

Disclosure: The transactions displayed within the payment history reflect funds that you have paid and do not necessarily represent funds that are due.

Effective Date	Description	Principal	Interest	Escrow	Amount Paid	Escrow Balance	Principal Balance
09/08/2009	Additional Principal	\$9.80	\$0.00	\$0.00	\$9.60	\$0.00	\$378,774.34
09/08/2009	Escrow Advance Refund Request	\$0.00	\$0.00	\$1,140.98-	\$0.00	\$0.00	\$378,783.94
09/08/2009	Payment Applied - Thank You	\$1,525.18	\$1,824.24	\$1,140.98	\$4,290.40	\$1,140.98	\$378,783.94
09/02/2009	Escrow Advance Refund Request	\$0.00	\$0.00	\$1,140.98-	\$0.00	\$0.00	\$380,309.12
09/02/2009	Payment Applied - Thank You	\$1,518.70	\$1,830.72	\$1,140.98	\$4,290.40	\$1,140.98	\$380,309.12
08/20/2009	Escrow Advance	\$0.00	\$0.00	\$3,675.98	\$3,675.98	\$0.00	\$381,827.82
* 08/19/2009	County Tax	\$0.00	\$0.00	\$12,484.80-	\$12,484.80-	\$3,675.98-	\$381,827.82 *
08/19/2009	Adjustment Transaction	\$13,172.18	\$10,203.78	\$0.00	\$23,375.98	\$8,808.82	\$381,827.82

Thank you for visiting our Loan Administration homepage. This site will be unavailable on Sunday, November 8, 2009, from 6:00 AM (ET) to 6:00 PM (ET) for maintenance purposes. You may also experience intermittent outages throughout the day. We apologize for any inconvenience and invite you to check back after this time period to access a full range of important loan information. We look forward to your next visit and the opportunity to be of service.

Encryption security for this loan information website will require Microsoft Internet Explorer version 5.5 or higher, or an equivalent non-Microsoft browser. Please be sure that your browser meets this requirement to ensure adequate security for the transmission of sensitive information and uninterrupted service.

1/06/10 List # 1099 Type R Year 2008 Interest Date 9102F46E
 12:40:16 Phase 1/06/2010 TXA09BF
 Comment
 Name 1 RAGHURAMAN VISHWANATHAN R & BHAVANI Bank Code Amt Due As of Int Dts
 Name 2 40 Tax 6242.40
 Address 9 LANGNER LA + Int .00
 + Fee .00
 WILTON CT 06897 - 0000 + Lien .00
 Property 9 LANGNER LA = Due 6242.40
 6 13
 Total Due 12484.80 - Total Pmts 6242.40 - Unposted Pmt .00
 1st Due 6242.40 Interest Paid = Remain.Prin. 6242.40
 2nd Due 6242.40 Payment Date 7/23/2009

Gross 637,630 Exemptions ProRated Date Net 637,630
 Status Codes
 Suspense Cd/Date

TAX DEPARTMENT
 P.O. Box 135
 238 Danbury Road
 Wilton, Connecticut 06897-0135

F9=History F10= C/C History F11=Print Opts F12=Return
 F13=Change Int Date

01/13/2010 10:30:23

TAXASSESSOR

PAGE 01/02

1/06/10
12:40:19

Payment History

S102F46E
TXA09CF

List Number 001099 Type R Year 2008
Name RAGHURAMAN VISHWANATHAN R & BHAVANI

<u>Date</u>	<u>Principal</u>	<u>Interest</u>	<u>Penalty</u>	<u>Lien</u>	<u>Total Amt</u>	<u>Void/ Adj</u>
7/23/2009 P 174	6242.40 377689	CHECK		TAYLOR BEAN	6242.40	

TAX DEPARTMENT
PO Box 135
238 Danbury Road
Danbury, Connecticut 06897-0135

END...

F12=Return

Mail original claim and copies of supporting documentation to:

If by regular mail

TB&W Mortgage
c/o BMC Group, Claims Processing
P.O. Box 3020
Chanhassen, MN 55317-3020

If by messenger or overnight courier

TB&W Mortgage
c/o BMC Group, Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Once filed, a "filed" stamped copy of the claim will be returned to the claimant within three (3) business days of docketing. If the claimant encloses a stamped, self-addressed envelope with a copy of the proof of claim.

The Debtors are:

Taylor, Bean & Whitaker Mortgage Corp.

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

REO Specialists, LLC

Case No. 3:09-bk-10022-JAFD

Home America Mortgage, Inc

Case No. 03:09-bk-10023-JAFD

Untitled

Please print out the file labeled CLAIM.
Both of you should sign at the bottom of Pages 1 and 2.

Send these via Fed Ex to :
TB&W Mortgage
c/o BMC Group, Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

You want it to get there ASAP - definitely before Feb 19th.
Send the whole file that I labeled CLAIM and a self addressed stamped envelope.

Please let me know if you have any questions. You can reach me on my
cell phone 203-981-6331