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

May 28th, 2012

F L E D 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

Bhavaii Kaghunana

Sincerely

Vishwanathan Raghuraman, Bhavani Raghuraman

23 Indian Run Road

Princeton Junction, NJ 08550

10 (Official Form 10) (12/08)		PROOF OF CLAIM
UNITED STATES BANKRUPTCY COURT Middle District of Florida, Jacksonville Div.	Case Number	07047-JAF
Taylor, Bean & Whitaker Mortgage Corp. Taylor, Bean & Whitaker Mortgage Corp. NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of administrative expense may be filed pursuant to 11 U.S.C. § 503.	the case. Ar	equest for payment of an
NOTE: This form should not be used to make a claim for an administrative expense arrival to 11 U.S.C. § 503. administrative expense may be filed pursuant to 11 U.S.C. § 503.	[] Check th	is box to indicate that this
lame of Creditor (the person or other entity to whom the debtor owes money or property): Vishwanathan Raghuraman and Bhavani Raghuraman	claim am	ends a previously filed
Vishwanathan Ragnurarian and Braveni Ragnuraman CLAIM FILED	1	m Number:
Vishwanathan and Bhavani Raghuraman 9 Langner Lane; Wilton, CT 06897 JACKSONVILLE, FLORIDA	(If known	n)
Telephone number: FEB 1 6 2010	ı	his box if you are aware tha
(alse has filed a proof of clas
Name and address where payment should be sent (if different from above). CLERK, U. S. BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA	relating stateme	to your claim. Attach copy nt giving particulars.
	C Check t	this box if you are the debto
Telephone number: 6,242.40	7 Ameri	at of Claim Entitled to
Chalman of Date Case Filed:	any M	ty under 11 U.S.C. §507(s). ortion of your claim fails in
1. Amount or Claim as or Date Care 1. Amount of Claim is unsecured, do not complete 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.	ADA OF	the following categories, the box and state the
If all or part of your claim is entitled to priority, complete item 5.	1	he priority of the claim.
 If all or part of your chains sometimes of the charges in addition to the principal amount of claim. Attach itemized 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. 	D Domes	stic support obligations und S.C. §507(a)(1)(A) or (a)(1)
2 Rock for Claim: Escrow Account Error		s, salaries, or commissions
(See instruction #2 on reverse side.) 3. Last four dighs of any number by which creditor identifies debtor: 3691	to \$10	0 950*) earned within 180 c
3a. Debtor may have scheduled account as:	netitie.	e filing of the bankruptcy on or cessation of the debtor
(See instruction #38 on reverse side.)		ness, whichever is earlier - I C. §507 (a)(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.	□ Contr	ributions to an employee ber 11 U.S.C. §507 (a)(5).
Nature of property or right of setoff:	1 '	\$2,425° of deposits toward
Describe:	numb	hase, lease, or rental of proprvices for personal, family,
Value of Property:S Annual Interest Rate%	house	ahold use - 11 U.S.C. §307
Amount of arrearage and other charges as of time case filed included in secured claim,	(a)(7)	
If any: \$ Basis for perfection:	☐ Taxe	es or penalties owed to emmental units - 11 U.S.C.
Amount of Secured Claim: \$ Amount Unsecured: \$	(a)(8	3).
6 Condita: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.	Othe of 1	er — Specify applicable parag 11 U.S.C. §507 (a)().
7. Documents: Attach reducted 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.	_ \ _ ^	mount entitled to priority:
orders, invoices, itemized statements of running accounts, contracts, Judgments, invoices, invoices, itemized statements of running accounts, contracts, Judgments, invoices of perfection of You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of You may also attach a summary. (See Instruction 7 and definition of "redacted" on reverse side.)	•	\$
a security interest. You may also attach a summary, (*Amou	ints are subject to adjustmen
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.	4/1/10 respect	and every 3 years thereafter to cases commenced on or t
If the documents are not available, please explain:		FOR COURT USE
Date: Signature: The person filing this claim must sign it. Sign and print name and title, if any, of	the creditor of	T, B & W M

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.

Bhavani Rophmannon.

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

Page 1 of 2

Loan Activity

Loan Number:

0031260086 as of 11/04/2009

Property Address:

9 LANGNER LN WILTON, CT 06897-0000

BHAYANI RAGHURAMAN

Borrower Name:

VISHWANATHAN R RAGHURAMAN

Co-Borrower Name:

Home Phone:

Other Phone:

Privacy Policy

Pay 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 \$0.00

Transaction

Unapplied funds:

Disclosure: The transactions displayed within the payment history reflect funds that you have paid and

Effectiv	cessarily represent to Description	Principal	Interest	Escrow	Amount Paid	Escrow Balance	Principal Balance	
Date			\$0.00	\$0.00	\$9.60	\$0.00	\$378,774.34	
09/08/2009	Additional Principal	\$9.60	\$0.00	40.00	V 0.01			
09/08/2009	Escrow Advance	\$0.00	\$0.00	\$1,140.98-	\$0.00	\$0.00	\$378,783.94	
	Maiding traduces			\$1,140.98 \$4,290.40 \$1,1	\$1,140.98	\$378,783.94		
09/08/2009	Payment Applied - Thank You	\$1,525.18	\$1,624.24	\$1,140.90	4 -52-001-10			
	Encrow Advance	\$0.00	\$0.00	\$1,140.98-	\$0.00	\$0.00	\$380,309.12	
09/02/2009	Refund Request	\$0.00	40.00	• •			\$380,309.12	
	Payment Applied -	\$1,518.70	\$1,630.72	\$1,140.98	\$4,290.40	\$1,140.98	\$300,309.12	
09/02/2009	Thank You	41,010			44 675 00	\$0.00	\$381,827.82	
08/20/2009	Escrow Advance	\$0.00	\$0.00	\$3,675.98	\$3,675.98	40.00		.1
L	Locion Haranes		\$0.00	\$12,484.80	\$12,484.80-	\$3,675.98-	\$381,827.82	4
X 08/19/2009	County Tax	\$0.00	\$0.00	\$12,707.00	4.12 , 1.2	• •		
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.

——		17-JAF Doc 5441	Filed 06/05/12		- FASE . 02/04 .			
12:40:16 Comment	List # 10	ANY CONTRACTOR AND	r 2008 Int		S102P46B TXA09BF			
	RAGHURAMAN VI	SHWANATHAN R &	BHAVANI Bani	k Code Ant Due	As of Int Dt			
	9 LANGNER LA		•	+ Int	.00			
	•			+ Fee	.00			
	WILTON	CI	06897 - 0000	+ Lden	.00			
Property 6 13	9 LANGN			= Due	6242.40			
Total Due	12484.80	- Total Pmts	6242.40	- Unposted P	mt .00			
1st Due	5242.40			= Remain.Pri				
2nd Due	6242.40							
Gross	637,630	Exemption	s Rated Date	Ne	t 637,630			
	The s	/ 0/22 FTO		tua Codoa				
	2 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	637,630 ProRated Date Status Codes Suspense Cd/Date Suspense F12=Return						
	+ Salaria							
	Ar' Nich F9.	=History F10= C	/C History F		F12=Return ge Int Date			

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LESSTEERS TO PARE . 01/02

12:40:19

S102F46E TXA09CF

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

Date	Principal	Interest	Penalty	Lien	Total Amt	Void/
7/23/2009 P 174	6242.40 377689	CHECK	TAYI	LOR B EAN	6242.40	

END ...

F12=Return

Mail original claim and copies of supporting documentation to:

かかないから、日の日の日の十二日本日本

子本を建てないないのはないという!

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

within three (3) business days of docketing $\underline{\mathbf{If}}$ the claimant encloses a stamped, self-Once filed, a "Filed" stamped copy of the claim will be returned to the claimant

The Debtors are:

addressed envelope with a copy of the proof of claim.

Taylor, Bean & Whitaker Mortgage Corp.

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

REO Specialists, LLC

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

Home America Mortgage, Inc

Case No. []3:09-bk-10023-JAF [] []

Doc 5441

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INSTRUCTIONS FOR PROOF OF CLAIM FORM
The instructions and definitions below are general explanations of the law, in creations the consuments, such as bankruptcy cases not filed voluntarily by the debter, there
may be exceptions to these general rules.
Items to be completed to Prest of Châm, form

Items to be completed

Court, Name of Debtor, and Case Number:
Fill in the federal judicial district where the braintupacy case was filled (for example, Central District of California), the braintupacy debtor's name, and the braintupacy case mander. If the creditor received a notice of the case from the braintupacy court, all of this information is located at the top of the notice.

Fill in the name of the person or entity asserting a chain and the name and address Fill in the name of the person of the person who should receive notices issued during the betterptey case. A of the person who should receive notices issued during the betterptey case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a combang obligation to keep the court informed of its current address. See Federal Rule of Barkruptcy Procedure (FRBP) 2003(g).

State the total amount owed to the creditor on the date of the Banhrupery filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim. Amount of Claim as of Date Case Filed:

Basis for Claim

Shab the type of debt or how it was incarred. Examples include goods sold, romey leazed, services performed, personal injury/wrongful death, our loan, mortgage nore, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services as us to avoid embarrastment or the this course of confidential health care information. You may be required to provide additional disclosure if the nutries or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies

3a. Debtor May Have Schednikd Account As: Use this types to report a change in the creditor's name, a moniferred claim, or eary often information that clarifies a difference between this proof of claim and the chain as scheduled by the debtor.

Since only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

Amount of Claim Estitled to Priority Under 11 U.S.C. \$507(s). If any portion of your claim falls in one or more of the listed caregories, check the appropriate box(cs) and rate the smount entitled to priority. (See DEFINITIONS, behav.) A claim easy be partly priority and purily non-priority. For example, in some of the categories, the law limits the amount entitled to priority. Secured Claim:

Once it to appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is the propriate of the claim is eatirely unsecured. (See DEFINITIONS, below.) Since the type and the value of properly that secures the claim, stack copies of iten documentation, and state earmal interest rate and the emocra past due on the claim as of the date of the bankruptery filing.

Crediti

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

Documents:

Anach to this proof of claim form reducted copies documenting the existence of the debt and of any iten societing the debt. You may also stands a summary. You must document of concurrent that evidence perfection of any socially interest. You may also stands a summary. FRBP 2001(c) and (d). If the claim is based on the chilvery of health care pools or services, see instruction 2. Do not send original documents, as stinchments may be

Date and Signature:

The pursue filing this proof of claim must sign and date it. FREP 9011. If the claim is field electronically, FREP 5005(s)(2), authorizes cours to establish them is field electronically, FREP 5005(s)(2), authorizes cours to establish them is specifying what constitutes a signature. First the same and tide, if any, of the credition of steep person emborrized to life this claim. Steet the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving actions. Attach a complete copy of any power of actomy. Criminal possibles apply for eating a fake statement on a proof of claim. destroyed after scanning.

NOTAMATION

Unsecured Cfalm

An unsecured death is one that does not meet the requirements of a secured chain. A dation may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lieu. A lien may be voluntarily granted by a debtar or may be obtained through a court proceeding. In some states, a court judgment at a lien. A claim also may be secured if the creditor owes the debtar money (that a right to setoff). Actasoriadgment of Riting of Claim
To receive actasoriadgment of you thing, you may
To receive actasoriadgment of radireased envelope and a
copy of this proof of claim or you may access the count's
PACER system (many lancer too, targets) for a
small fee to view your filed proof of claim.

Offers to Parchase a Chains
Certain earlies are to the brainess of purchasing claims
for an annuard asset than the face waiter of the claims. One
for any of these earlies may notice the certain and
offer to purchase the claim. Some of the written
ornamentations those these entities may easily be
confused with official count documentation or
communications those those entities may easily be
confused with official count documentation or
communications those those entities may easily be
confused with official count of one doctor. The
regular of the bankingly count or the cloth. The
creditor docides to pell in claim, my mander of seeh
them to subject to Fally 3001(c), my applicable
povisions of the Bankingly (Cook (1) 105.5, § 101 of
107), and any applicable orders of the benkingly count.

A percol of claim is a form used by the creditor to insidence the amount of the debt owned by the debtor on includes of the bandouptry filling. The creditor must file the farm with the derkt of the same bandouptry count in which the bankruptry case was filed. Prest of Claim

A claim is the creditor's right to receive payment on a debt overed by the debter that stose on the date of the beaturapery filing. See 11 U.S.C. §101 (5). A claim may be secured or macoured.

Claim Eadfied to Priority Under 11 U.S.C. \$507(a) Priority claims are certain categories of unaccured claims that are paid from the available money or property in a banbrupley case before other unaccoured claim.

A creditor is a person, comporation, or other eatity owed a chell by the deboor that serves on or better the date of the bankruptery filing. See 11 U.S.C. §101 (19)

Debtor

A debtor is the person, corporation, or other emity that
has filed a bankrupery case.

DEFINITIONS

Secured Chaim Under 11 U.S.C. \$506(a)
A secured chaim is one backed by a list on property of
the debor. The chaim is secured as long as the creditor
has the right to be paid from the property prior to other
creditors. The amount of the secured chaim cannot
the creditor in cares of the value of the property. Any amount owned to
the creditor in cares of the value of the property include
a mortgage on real estate or a security interest in a car.

Reducted A document has been reducted when the person filing it has mostled, chized out, or otherwise deducted, certain information. A credition should reduce and use only the less flow dights of early scale—learnity, individual's turn identification, or financial—account number, all but the lainists of a more's more, and only the year of any person's date of birth.

Evidence of Perfection
Evidence of perfection may include a mortgage, lien,
Evidence of perfection may include a mortgage, lien,
Certificate of this, financing statement, or other
thocument showing that the lien has been filed or

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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