

June 5<sup>th</sup>, 2012

Yondale Mitchell  
15 Fairmont Drive  
Columbus, NJ 08022  
Cell 609-477-3842  
Home 609-372-4562  
Work 718-472-8335

**FILED**  
JACKSONVILLE, FLORIDA  
JUN 19 2012  
CLERK, U. S. BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA

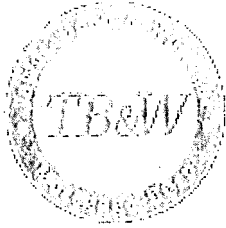
**Attention: US Bankruptcy Court**  
**Bryan Simpson**  
**United States Courthouse**  
**300 North Hogan St. STE. 3-350**  
**Jacksonville, FL 32202**

Loan # 7093843  
Claim # 00212

I am disputing the fact that the above Account was not paid in full. The check that was issued to me prior to Taylor, Bean & Whitaker filing for Bankruptcy, was return un-paid by my bank. See attachments.

  
Mrs. Yondale Mitchell

cc: Alisa Paige Mason, Esq.,  
Berger Singerman LLP,  
1450 Brickell Avenue, STE 1900  
Miami, FL 33131



Taylor, Bean  
& Whitaker

Mortgage Corp.

1417 North Magnolia Ave

Ocala, Florida 34475

Bus. 888-225-2164

Fax 888-329-9270

Web: [www.taylorbean.com](http://www.taylorbean.com)

July 28, 2009

Yondale Mitchell  
15 Fairmont Drive  
Columbus, NJ 08022

Re: Paid In Full  
Loan Number: 7093843  
Property Address: 15 Fairmont DR

Dear Yondale Mitchell:

Please accept this letter as confirmation that the above referenced home loan was paid in full on 7/27/2009. We have enclosed a copy of the loan history for your records.

Please be aware of the following:

**Escrow Account - Property Taxes and Homeowner's Insurance**

You are now responsible for all tax and insurance payments. Please consult your insurance agent and/or local tax authority for more information.

**Escrow Account - Remaining Funds**

If applicable, any remaining escrow account funds will be sent to the above mailing address, via US mail, within 30 days of the payoff date. If you have a new mailing address, please visit our web site at [www.taylorbean.com](http://www.taylorbean.com) and select "My Mortgage" to update your mailing address, or you may contact us at 1-888-225-2164 to speak with one of our Customer Relations Representatives.

Please be aware if you placed a stop payment on a check or if a check was presented and then returned to you unpaid within the last 90 days, these funds may need to be returned to us. If this situation applies, please contact our Cashiering Department at 1-888-225-2164 ext. 11312 prior to cashing your escrow refund check.

**Lien Release Information**

The document necessary to release our lien in the public records will be prepared and sent to the County Recorder as soon as possible. Upon receipt of the recorded document, we will post the information to our records and the original document will be sent to you.

If you have any questions regarding the pay off of your loan, please visit us on the web at [www.taylorbean.com](http://www.taylorbean.com) or contact our Customer Relations Department at 1-888-225-2164. If we may be of service in the future, please contact our Origination office at 1-877-754-6847.

Sincerely,

Customer Relations  
Taylor, Bean & Whitaker Mortgage Corp.

enclosure(s)

TAYLOR, BEAN & WHITAKER MORTGAGE CORP  
 1417 N. Magnolia Avenue  
 Ocala, FL 34475-9078  
 (888)225-2164

Property Address:  
 15 Fairmont DR  
 Mansfield NJ 08022

Starting Balances	
Principal:	408,790.00
Tax & Insurance:	.00
Unapplied:	.00
Current Balances	
Principal:	.00
Tax & Insurance:	1,258.47
Unapplied:	.00
Subsidy:	.00
Late Charge:	.00
Returned Check Charge:	.00
Miscellaneous Fees:	.00
Loss Draft:	.00

YONDALE MITCHELL  
 15 FAIRMONT DRIVE  
 COLUMBUS NJ 08022

Loan Activity Report

July 28, 2009

Page 1

Loan # 7093843

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
					2,490.75	.00	.00	.00	.00	.00	408,790.00
ADJ	10/01/08	2,490.75	.00	.00	2,490.75	.00	.00	.00	.00	.00	2,490.75
	10/02/08			.00			.00				408,454.92
MEM	11/01/08	335.08	.00	335.08	.00	.00	.00	.00	.00	.00	2,490.75
	10/02/08			.00			.00				408,454.92
DIS	11/01/08	-76.00	.00	.00	-76.00	.00	.00	.00	.00	.00	2,414.75
	10/10/08			.00			.00				408,454.92
DIS	11/01/08	-178.97	.00	.00	-178.97	.00	.00	.00	.00	.00	2,235.78
	10/22/08			.00			.00				408,454.92
DIS	11/01/08	-301.21	.00	.00	-301.21	.00	.00	.00	.00	.00	1,934.57
	10/24/08			.00			.00				408,454.92
DIS	11/01/08	-183.69	.00	.00	-183.69	.00	.00	.00	.00	.00	1,750.88
	11/06/08			.00			.00				408,454.92
DIS	11/01/08	-183.69	.00	.00	-183.69	.00	.00	.00	.00	.00	1,567.19
	11/06/08			.00			.00				408,117.66
REG	11/01/08	3,278.65	2,362.65	337.04	558.96	.00	.00	.00	.00	.00	2,126.15
	11/17/08			.00			.00				408,117.88
DIS	12/01/08	-183.69	.00	.00	-183.69	.00	.00	.00	.00	.00	1,942.46
	12/09/08			.00			.00				407,778.88
REG	12/01/08	3,278.65	2,380.69	339.00	558.96	.00	.00	.00	.00	.00	2,501.42
	12/15/08			.00			.00				407,778.88
DIS	01/01/09	-183.69	.00	.00	-183.69	.00	.00	.00	.00	.00	2,317.73
	01/07/09			.00			.00				407,437.90
REG	01/01/09	3,278.65	2,378.71	340.98	558.96	.00	.00	.00	.00	.00	2,876.69
	01/16/09			.00			.00				407,437.90
DIS	02/01/09	-1,889.50	.00	.00	-1,889.50	.00	.00	.00	.00	.00	987.19
	01/20/09			.00			.00				407,437.90
DIS	02/01/09	-942.00	.00	.00	-942.00	.00	.00	.00	.00	.00	45.19
	01/21/09			.00			.00				

Loan Activity Report

July 28, 2009

Loan # 7093843

Tran Code	Due Date /Date Paid	Amount Paid	Interest Paid	Principal/ Curtailment	T&I Paid	Misc Ins	Late Chrg/ Ret Chk Chrg	Subsidy Amount	Unapplied Amount	Misc Fee /Loss Draft	Principal Bal /Tax&Ins Bal
											407,437.90
DIS	02/01/09	-182.84	.00	.00	-182.84	.00	.00	.00	.00	.00	-137.65
	02/05/09			.00			.00				407,094.93
REG	02/01/09	3,278.65	2,376.72	342.97	558.96	.00	.00	.00	.00	.00	421.31
	02/20/09			.00			.00				407,094.93
DIS	03/01/09	-182.84	.00	.00	-182.84	.00	.00	.00	.00	.00	238.47
	03/09/09			.00			.00				406,749.96
REG	03/01/09	3,278.65	2,374.72	344.97	558.96	.00	.00	.00	.00	.00	797.43
	03/16/09			.00			.00				406,749.96
DIS	04/01/09	-182.84	.00	.00	-182.84	.00	.00	.00	.00	.00	614.59
	04/07/09			.00			.00				406,749.96
DIS	04/01/09	-1,889.50	.00	.00	-1,889.50	.00	.00	.00	.00	.00	-1,274.91
	04/09/09			.00			.00				406,402.98
REG	04/01/09	3,278.65	2,372.71	346.98	558.96	.00	.00	.00	.00	.00	-715.95
	04/16/09			.00			.00				406,402.98
DIS	05/01/09	-182.84	.00	.00	-182.84	.00	.00	.00	.00	.00	-898.79
	05/08/09			.00			.00				406,053.97
REG	05/01/09	3,278.65	2,370.68	349.01	558.96	.00	.00	.00	.00	.00	-339.83
	05/18/09			.00			.00				406,053.97
DIS	06/01/09	-182.84	.00	.00	-182.84	.00	.00	.00	.00	.00	-522.67
	06/08/09			.00			.00				405,702.93
REG	06/01/09	3,610.26	2,368.65	351.04	890.57	.00	.00	.00	.00	.00	367.90
	06/16/09			.00			.00				405,702.93
DIS	07/01/09	-182.84	.00	.00	-182.84	.00	.00	.00	.00	.00	185.06
	07/07/09			.00			.00				405,349.84
REG	07/01/09	3,615.26	2,366.60	353.09	890.57	.00	.00	.00	.00	5.00	1,075.63
	07/15/09			.00			.00			-5.00	405,349.84
MFP	08/01/09	.00	.00	.00	.00	.00	.00	.00	.00	.00	1,075.63
	07/15/09			.00			.00				.00
PIF	08/01/09	407,937.22	2,364.54	405,349.84	182.84	.00	.00	.00	.00	40.00	1,258.47
	07/27/09			.00			.00			.00	
Totals:		<u>433,830.14</u>	<u>23,736.67</u>	<u>408,790.00</u>	<u>1,258.47</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>45.00</u>	
				<u>.00</u>			<u>0.00</u>			<u>0.00</u>	

About the Division of Banking



STATE OF NEW JERSEY  
DEPARTMENT OF BANKING & INSURANCE

ONLINE COMPLAINT SERVICES  
CONFIRM

Thank you for using the Online Complaint Services Application. The Department has successfully received your complaint and your confirmation number is: 17819

Please print this page for your records.

print report

Online Complaint Services

Confirmation number assigned:	17819		
Division selected:	Banking		
Complainant:			
Tracking number:	0	Yondale	M
Name	Mitchell		
Address	15 Fairmont Drive		
	Columbus	NJ	08022
		ext	
Work Phone	7184728335		
Cell Phone	6094773842		
Home Phone	6094240399		
Fax			
Email	yondalemitchell@yahoo.com		
On Behalf Of			
Name			
Address			
			ext
Work Phone			
Cell Phone			
Home Phone			
Fax			
Email			
Complainant Against:			
Name	Taylor, Bean & Whitaker Mortgage Corp.		
Address	1417 North Magnolia Avenue		
	Ocala	FL	34475
		ext	
Work Phone	8882252164		
Cell Phone			
Home Phone			
Fax	8883299270		
Email	LoanInfoInquires@taylorbean.com		
Licensed with			
Specifics for Banking			
Loan Number	7093843		
Date of Transaction	27-JUL-09		

About the Division of Banking

Complaint Details

My loan was paid off in full on 7/27/09 by Bank of America from Taylor, Bean & Whitaker. However, my Escrow funds of \$1,258.47 were to be paid by Taylor, Bean & Whitaker. They did send to me a check on or around 8/17/2009 for the full amount. But the check was not honor by my bank it was returned to them, in other words it bounced. I have since been in contact with Taylor, Bean & Whitaker via phone and e-mail. Its over a month I have been in contact with them and still cant be given any valid information regarding these funds. Please help?

Complaint Actions

My Loan was paid off in full on 7/27/2009 by Bank of America. However, my Escrow funds of \$1,258.47 were to be paid by Taylor, Bean & Whitaker. They did send the check on or around 8/17/2009 for the full amount. But for some unknown reason the check was not honor by my bank, it was returned to them (Taylor, Bean & Whitaker) in other words it bounced. I have since been in contact with Taylor, Bean & Whitaker via phone and e-mail and given nothing but the run around. Please help.

Authorization Agreement:

In checking the box below, I understand that a copy of this form and enclosures may be sent to the party cited within the request and authorize the release to the N.J. Department of Banking and Insurance of any records pertinent to this request.

[print report](#)

[close](#)



Municipal Credit Union  
22 Cortlandt Street  
New York, NY 10007-3107  
(212) 693-4900

September 08, 2009

YONDALE M. MITCHELL  
15 FAIRMONT DRIVE  
COLUMBUS, NJ 08022

Re: Return of Deposited Item

Dear: Sir/Madam

Enclosed is a check or substitute check (copy) in lieu of the original check in accordance with Check 21 regulations). This item, which you recently deposited, was returned unpaid by the paying bank.

The amount of the check has been debited from your account and is no longer part of your account balance. Please make the necessary adjustment to your balance.

In addition we have charged your share account a \$10.00 fee for the return of a deposited item.

If you require additional information on Check Clearing for the 21st Century Act (Check 21) please visit the Federal Reserve Board Consumer Guide to Check 21 and Substitute Checks at:

[http://www.federalreserve.gov/pubs/check21/consumer\\_guide.htm](http://www.federalreserve.gov/pubs/check21/consumer_guide.htm)

If you have additional questions you this matter please call our Contact Center at 212-693-4900.

Sincerely,

Aqueelah White  
Data Control Department

MCU Online Banking

MCU Online Banking  
Options

Your Stop Payment has processed.

ID	Start Check#	End Check #	Amount	Date Placed	Expiration Date
S02	1526		\$0.00	09/02/09	03/04/10



B 10 (Official Form 10) (12/03)

PROOF OF CLAIM

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

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

Name of Debtor: 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 the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

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

Name of Creditor (the person or other entity to whom the debtor owes money or property): YONDALE M. MITCHELL

Court Claim Number: (If known)

Name and address where notices should be sent:

15 FAIRMONT DRIVE COLUMBUS, NJ 08022

CLAIM FILED JACKSONVILLE, FLORIDA

Filed on:

Telephone number: (609) 424-0399

NOV 02 2009

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.

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

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

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

Telephone number:

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.

1. Amount of Claim as of Date Case Filed: \$ 1,250.47

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.

2. Basis for Claim: Escrow Acct-Property Tax (See instruction #2 on reverse side.)

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

3. Last four digits of any number by which creditor identifies debtor: 6820

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).

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.

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).

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

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:

\$ 1,250.47

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:

FOR COURT USE ONLY

Date: 10/30/2009

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.

I, B & W Mortgage Cor

00212

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.