

Moore, William L and Jennifer P  
Claim number 1413  
107 White Circle  
Billings, MT 59105

**F I L E D**  
JACKSONVILLE, FLORIDA

JUN 28 2012

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

June 24, 2012

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

To whom it may concern:

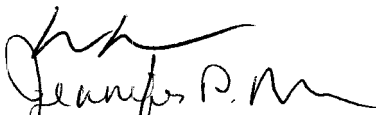
We are writing to object to the decision to disallow our claim in United States Bankruptcy Court, Middle District of Florida, Jacksonville Division; re: Taylor Bean & Whitaker Mortgage Corp.; case no. 3:09-bk-07047-JAF. We received notice that our claim was being disallowed under Exhibit E – Inconsistent with the Debtor's Books and Records. We are claimants Moore, William L and Jennifer P; claim number 1413. The claim is for \$1,286.98.

This claim was filed because TB&W was holding this amount under escrow for our homeowners insurance and when they filed for bankruptcy, our insurance did not get paid and we did not receive a refund for our escrow.

We were told by a TB&W representative that a check to State Farm Insurance had been written out of our escrow account at the same time the bankruptcy was filed. This caused our escrow check to be frozen and the amount due to our insurance company was left unpaid. We provided proof with our original documents in this case showing that our new mortgage carrier did not collect the escrow held from TB&W, nor did State Farm Insurance receive payment from TB&W.

Exhibit E states that this is inconsistent with the Debtor's books and records or that a portion of the claim should have been paid. Nothing has been paid by the debtors; therefor the Court should not sustain the objection to our claim.

Sincerely,



William L Moore and  
Jennifer P Moore