UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION

In re:	Chapter 11 Case
TAYLOR, BEAN & WHITAKER MORTGAGE CORP.,	Case No. 3:09-bk-07047-JAF
REO SPECIALISTS, LLC, and	Case No. 3:09-bk-10022-JAF
HOME AMERICA MORTGAGE, INC.,	Case No. 3:09-bk-10023-JAF
Debtors	Jointly Administered Under Case No. 3:09-bk-07047-JAF

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In re:	
TAYLOR, BEAN & WHITAKER MORTGAGE CORP.,	Case No. 3:09-bk-07047-JAF
Applicable Debtor.	

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OBJECTION TO CLAIM NO. 57 FILED BY TAMMY GORDON

IMPORTANT NOTICE TO CREDITOR:
THIS IS AN OBJECTION TO YOUR CLAIM

This objection seeks to disallow your claim. Please read this objection carefully to identify which claim is objected to and what disposition of your claim is recommended.

If you disagree with the objection or the recommended treatment, you must file a written response WITHIN 30 DAYS from August 14, 2012, explaining why your claim should be allowed as presently filed, and you must mail a copy to the undersigned attorneys OR YOUR CLAIM MAY BE DISPOSED OF IN ACCORDANCE WITH THE RECOMMENDATION IN THIS OBJECTION.

Any written response must include the following: (i) the approved case caption and the title of the objection to which the response is directed; (ii) the name of the claimant and the official claim number; (iii) a description of the basis for the amount of the underlying proof of claim or scheduled claim; (iv) a concise statement setting forth the reasons why the Court should not sustain the objection, including, but not limited to, the specific factual and legal bases upon which the claimant will rely in opposing the objection; and (v) a telephone number, email address and other contact information.

Any written response must be filed with the Clerk of the United States Bankruptcy Court, Bryan Simpson United States Courthouse, 300 North Hogan Street, Suite 3-350, Jacksonville, FL 32202 with a copy to Alisa Paige Mason, Esq., Berger Singerman LLP, 1450 Brickell Avenue, Suite 1900, Miami, FL 33131-3453.

Neil F. Luria, as Plan Trustee ("Plan Trustee") for the Taylor, Bean & Whitaker Plan Trust[1] (the "Plan Trust") and on behalf of the Debtor, Taylor, Bean & Whitaker Mortgage Corp. ("Debtor" or "TBW"), by and through undersigned counsel, and pursuant to Federal Rule of Bankruptcy Procedure 3007 and Local Rules 3007-1 and 2002-4, hereby files this objection (the "Objection") to Claim No. 57 (the "Claim") filed by Tammy Gordon (the "Claimant") as follows:

Claimant	Claim #	Amount	Basis for Disposition	Recommended Disposition
Tammy Gordon 2416 Calle Loma Bonita Santa Fe, NM 87507	57	$199,286.55	The Claimant asserts a claim based on her status as a borrower attempting to refinance her loan at the time of the August 5, 2009 shutdown. The Claimant asserts that she will lose over $100,000 over the life of her current loan because her loan was service released to CENLAR and CENLAR has allegedly informed the Claimant that they do not offer refinancing. The Claimant also appears to claim additional escrow monies, monies in connection with certain bounced checks, and interest at a 7% rate. The TBW books and records confirm that the Claimant had applied for a refinance transaction at a lower rate, however that loan was still not yet cleared to close as of August 5, 2009. Accordingly, there was no guarantee that the Claimant's refinance would have closed, notwithstanding the shutdown. The Plan Trustee submits, upon information and belief, that the Claimant has already been paid for the bounced checks pursuant to the borrower protocol set forth in the *Motion of Debtor, Taylor, Bean & Whitaker Mortgage Corp., for Approval of Protocol to Resolve*	Disallow Claim No. 57.

[1] As of the effective date of the *Third Amended and Restated Joint Plan of Liquidation of the Debtors and the Official Committee of Unsecured Creditors* [ECF# 3240] (the "Plan"), August 10, 2011, the Debtors and the Official Committee of Unsecured Creditors have been replaced, for the most part and according to the terms of the Plan, by the Taylor, Bean & Whitaker Plan Trust (the "Plan Trust").

			Borrower Issues [ECF# 927], which was approved by the Court on February 24, 2010 [ECF# 1079]. Further, the Claimant has failed to provide any substantiation for the other amounts included within her Claim and does not sufficiently support her calculation that the failed refinance would have given her $100,000 over the life of the loan. The Claim is also a general unsecured claim, so the Plan Trustee submits that the Claimant is not entitled to recover interest on her claim. Accordingly, the Plan Trustee recommends disallowing the Claim in full.	

The Plan Trustee reserves the right to amend this objection, to object on additional grounds not set forth herein, and/or to object to any further claims not presently set forth herein. By filing this Objection, the Plan Trustee does not waive the right to file further objections or to pursue avoidance actions or other causes of action.

WHEREFORE, the Plan Trustee respectfully requests that the Court (1) dispose of the claim set forth herein, as recommended by the Plan Trustee, on the grounds set forth in this Objection, without prejudice to the rights of the Plan Trustee or other interested parties to file further objections or to pursue avoidance actions or other causes of action, and (2) grant such other and further relief as is just and appropriate.

I HEREBY CERTIFY that I am admitted to the Bar of the United States District Court for the Middle District of Florida and I am in compliance with the additional qualifications to practice in this court set forth in Local Rule 2090-1(a).

Dated: August 10, 2012.

Respectfully submitted,

BERGER SINGERMAN LLP
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By: */s/ Alisa Paige Mason*
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